

Honorable Robert J. Bryan

UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF WASHINGTON
AT TACOMA

CAMERON PIERCE and PATRICIA PIERCE,
husband and wife; KAREN KIRBY, a single
woman; GREGORY SHERMAN and PAULA
SHERMAN, husband and wife; MICHAEL
LEPAGE and GERTRUDE LEPAGE, husband
and wife, LARRY BROWN, a single man, and
RALPH MARTINELLI, a single man, on behalf
of themselves and a class of similarly situated
individuals,

Plaintiffs,

v.

NOVASTAR MORTGAGE, INC., a foreign
corporation,

Defendant.

No. C05-5835 RJB

**DECLARATION OF THOMAS E.
LOESER IN SUPPORT OF
PLAINTIFFS' MOTION FOR
PRELIMINARY APPROVAL OF
SETTLEMENT**

Note on Motion Calendar:
June 21, 2007

I, Thomas E. Loeser, declare and state as follows:

1. I am one of the counsel representing Plaintiffs and the Class in this case. I have personal knowledge of the matters described in this declaration and am competent to testify. I submit this declaration in support of Plaintiffs' Motion for Preliminary Approval of Settlement.

2. Under the Settlement Agreement in this case (the "Settlement Agreement"), NovaStar will pay \$3,300,000 into a Class Settlement Fund to be distributed, net of litigation costs, to Class Members and the Class Representatives, pursuant to a plan that Class Counsel

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fax (206) 382-6168

1 will propose to the Court for approval. The Settlement Agreement also provides for separate and
2 additional payment of Class Counsel's attorney fees in the amount of \$1.8 million. These fees
3 are in addition to and do not diminish the Class Settlement Fund.

4 3. In order to determine the appropriate distribution for class members, Class
5 Counsel needed to (1) determine the amount to be distributed, (2) to whom the distribution
6 should be made and (3) a fair and equitable method for distribution. I set forth below how Class
7 Counsel have determined these three things.

8 4. First, Class Counsel reduced the \$3.3 million Class Settlement Fund by their out-
9 of-pocket litigation costs of \$85,564.78, which Class Counsel have incurred and which are
10 reimbursable from the Class Settlement Fund under the Class representatives' retention
11 agreement. *See* Exhibit A hereto. Second, Class Counsel reduced the fund by an additional
12 \$22,500, which is the sum that Class Counsel recommend that the Court award the Class
13 Representatives, constituting a nominal incentive payment of \$4,500 per married couple class
14 representative and \$3,000 per non-married class representative for their time and effort in
15 prosecuting the case as Class Representatives. The "Net Settlement Payout" to Class Members
16 is thus \$3,191,935.

17 5. Second, Class Counsel determined to whom a distribution should be made based
18 on whether the borrower meets the Court's class definition criteria. Class Counsel applied the
19 Court's class definition to the list of borrowers to whom class notice was sent on April 25-26,
20 2007, and to 248 loans that NovaStar first produced to Class Counsel after they sent the Court's
21 first class notice. Applying the Court's class definition to these loans, Class Counsel have
22 determined that 1582 class members and the six Class Representatives are entitled to a
23 distribution from the Class Settlement Fund ("Distribution Class"). The number of class
24 members eligible for a distribution has changed slightly from the initial class notice distribution
25 list (to whom class notice was sent), because: (a) some borrowers who were sent the initial
26 notice do not meet the class definition; (b) some borrowers who were sent the initial class notice

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1 did not suffer Excess Interest damages; (c) one borrower who met the class definition and
2 suffered excess interest damages has been added; and (c) 80 of the 248 late-disclosed loans meet
3 the Court's class definition.

4 6. In order to determine the pro-rata distribution to each class member, Class
5 Counsel determined that share based on the methodology that Plaintiffs' expert, David Stiefel,
6 employed to determine the excess interest paid by each class member on their loan because of
7 NovaStar's payment to the broker/correspondent lender. Applying that methodology to the
8 Distribution Class, the total Excess Interest Damages for the Distribution Class as of the Trial
9 Date is \$3.01 million. Applying pre-judgment interest at 12% to this amount through the Trial
10 Date, and applying the assumptions described in Paragraph 7, below, the total Excess Interest
11 Damages to the Distribution Class is \$3.74 million. Thus, the "Net Settlement Payout" to the
12 Distribution Class of \$3,191,935 is 106% of the Distribution Class' Total Excess Interest
13 Damages without applying prejudgment interest and 85% of the Distribution Class' Total Excess
14 Interest Damages with application of prejudgment interest. Class Counsel selected the latter
15 percentage as the basis for establishing the pro rata share for each borrower in the Distribution
16 Class, because it takes into account the time value of money to each member of the Distribution
17 Class. The calculation of each Distribution Class Member's award was determined simply by
18 multiplying the Excess Interest Damages for each borrower by 85%.

19 7. For some of the borrowers in the Distribution Class, Class Counsel needed to
20 make an assumption in order to establish their excess interest damages, consistent with a
21 reasonable and equitable distribution.

22 a. First, because Mr. Stiefel's Excess Interest Damage methodology ran to
23 the Trial Date, Class Counsel believed that they also had to take account of the Class
24 loans that had not been retired as of the Trial Date. In order to do so, Class Counsel
25 employed the assumption that extant loans were retired at the Trial Date unless a class
26 member's extant loan had not existed for 22 months (the industry average life of a sub-

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1 prime loan) as of the Trial Date, in which case Class Counsel assumed that the class
2 member's pro rata share should be increased by the excess interest damages after the
3 Trial Date until the loan lasted 22 months. This additional excess interest damages was
4 then reduced to a present value as of the Trial Date using a 5% discount rate. Class
5 Counsel believe that this is a reasonable and fair assumption to employ given the
6 uncertain period in which these loans will be held into the future.

7 b. With respect to the 80 Distribution Class loans that Class Counsel
8 identified from the 248 NovaStar late-produced loans, NovaStar's documentation
9 regarding these loans was not as detailed as it was for the other class loans. Specifically,
10 the loan documentation did not disclose when these loans were (or whether they had
11 been) paid off and retired. Accordingly, in calculating excess interest damages for these
12 loans, Class Counsel applied the same assumption, discussed above, that the loan had a
13 life of 22 months. Class Counsel believe that this is a reasonable and fair assumption to
14 employ given the documentation inadequacies regarding these 80 loans.

15 8. I have attached to this declaration as Exhibit B a spreadsheet listing the proposed
16 allocation of the Class Settlement Fund to each borrower in the Distribution Class. While these
17 calculations may change slightly, they provide the Court with Class Counsel's best estimate of
18 how the distribution plan that Class Counsel have proposed will work. The range of awards for
19 Distribution Class members is from \$67 to \$19,618. The mean award for Distribution Class
20 members is \$ 2,011.

21 9. In the event that Class Counsel are unable to deliver awards to Distribution Class
22 members because they cannot be located, Class Counsel will recommend to the Court either that
23 the residuum be distributed to the remainder of the Distribution Class or donated to a cy pres
24 fund as the Court so directs. Class Counsel believe that such a recommendation is presently
25 premature, as they do not know the size, if any, of such residuum.

26 10. I declare under penalty of perjury under the laws of the State of Washington that

DECLARATION OF THOMAS E. LOESER - 4

1 the foregoing statements are all true and correct to the best of my knowledge and belief.

2 DATED this 21st day of June, 2007.

3 /s/ Thomas E. Loeser

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CERTIFICATE OF SERVICE

I hereby certify that on June 21, 2007, I caused the foregoing document to be electronically filed with the Clerk of the Court using the CM/ECF system and caused it to be electronically served on all counsel as follows:

Salvador A. Mungia
Stephanie Bloomfield
GORDON, THOMAS, HONEYWELL,
MALANCA, PETERSON & DAHEIM, LLP
P.O. Box 1157
Tacoma, WA 98401
smungia@gth-law.com
sbloomfield@gth-law.com

Donald C. Brown, Jr.
WEINER BRODSKY SIDMANN KIDER
1300 19TH St. N.W., 5th Floor
Washington, DC 20036
brown@wdsk.com

By: /s/ John W. Phillips

DECLARATION OF THOMAS E. LOESER - 6

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Loeser Declaration Exhibit A

EXHIBIT A

RIGHTS AND RESPONSIBILITIES OF THE CLASS REPRESENTATIVES IN THE YIELD-SPREAD PREMIUM DISCLOSURE LITIGATION

To assist you in understanding your role as a class representative, we briefly set forth below a description of your responsibilities. Please contact us at any time to further clarify any of these points or if you have any questions whatsoever.

1. **You are suing as a Class Representative.** As such, you represent the interests of all class members who have been affected by the conduct of Novastar Mortgage, Inc. ("Novastar"). In this case, the class consists of all persons who closed a residential mortgage with Novastar in connection with which Novastar paid a yield-spread premium to a mortgage broker, which premium was never adequately disclosed to the borrower before closing. The class includes all people in Washington State who closed such a loan within the last four years.

2. **Duty as a Class Representative.** As a class representative, the Court requires that you will adequately and fairly represent the class. This is your duty. Here is how you are expected to accomplish that duty:

a. **You must be generally familiar with the litigation.**

(1) This does not mean you must know every aspect of this litigation. We, your attorneys, will keep you informed of major events and this will satisfy your duty. We will give you some key documents, including rulings by the Court for you to read to gain a general understanding of the case set for trial on June 11, 1-2007. You should know who the parties are. You should know why you are suing.

(2) You may and should confer with us at any time you feel it is appropriate to do so.

b. **You must vigorously prosecute the litigation.**

This basically means you will authorize your attorneys to do what is necessary to successfully prosecute this case on behalf of yourself and the class. You have done so and we are vigorously pursuing this case. You will also need to agree to a brief deposition before trial and to testify at trial. If you have any documents relating to your NovaStar loan transaction, you will need to give them to us so we can copy them.

c. **You must hire lawyers experienced in class action litigation.**

Your lawyers have experience in class actions and in other similar cases. Your lawyers have participated in numerous consumer, asbestos, and other class actions in Washington and nationwide.

3. **Responsibilities for Costs.** Costs are such items as filing fees, photocopies, transcript costs, and the costs of notices if and when necessary. All costs are being advanced by your counsel and you are not responsible for their payment even if we are unsuccessful. Our recoupment of costs that we advance is entirely contingent upon a successful outcome; typically, in such cases, the costs are paid (pursuant to an order of the presiding judge) from the amounts recovered from the defendants.

4. **Notice to the Class.** We have provided notice to the class pursuant to the court's direction. We have undertaken this case on your behalf and will be responsible for all costs. Notice has been accomplished by mail to all known class members.

5. **No Special Treatment.** You have not been promised any special treatment above the treatment which may be afforded to other class members. However, if we either settle this case or prevail at a trial thereof, we can promise you that we will ask the Court to award you "incentive pay" for being and serving as a representative Plaintiff, and for your extra time and work. We cannot guarantee that the Court will make such an award.

6. **You Do Not Have a Duty to Investigate or to be an Expert.** NovaStar may ask you in a deposition what investigation you have undertaken to fulfill your duty as a class representative. **You have no such duty personally** -- this is why you have hired experienced lawyers. We have conducted a thorough investigation and you have fulfilled your duty by relying on us to do so. You have, however, provided us with evidence that you meet the class definition criteria. This is an important component of the investigative process, in respect to which you have given us valuable assistance. Nonetheless, it is a good practice for you to familiarize yourself with the case, to keep a file on this matter, to read materials we send to you, and to stay generally abreast of developments.

7. **Attorneys' Fees.** Our fees (payment for our efforts on behalf of the class) must be approved by the Court and are dependent upon a successful recovery for the class. Any fee paid by you will be the same as is paid by all class members pursuant to court order and will be drawn from the class' recovery. We will discuss with you our fee request before submitting it to the Court and seek your concurrence.

8. **Settlement.** If this case settles and does not go to trial, the settlement must be approved by the Court. We will seek your concurrence in any settlement before entering it.

9. **Judicial Approval.** In prosecuting a class action, all of our actions are subject to judicial approval and courts take that approval seriously. Thus, we are subject to scrutiny that other lawyers, including defendants' counsel, never receive. This should provide you comfort that and we hope that we will demonstrate to you that our actions will be of the highest professional caliber.

10. **Attorneys.** The following is a list of the names and addresses of attorneys who are representing your interest in this case:

John W. Phillips
Matthew Geyman
Thomas E. Loeser
PHILLIPS LAW GROUP PLLC
315 Fifth Avenue South, Suite 1000
Seattle, WA 98104
Telephone: (206) 382-6163
Facsimile: (206) 382-6168

Ari Brown
Matthew Bergman
David Frockt
BERGMAN & FROCKT
614 First Avenue, Fourth Floor
Seattle, Washington 98104
Telephone: (206) 957-9510
Facsimile: (206) 957-9549

The above named attorneys do promise you that you can always contact them personally with any questions or concerns you have about this case, and they will do their best to answer them. In other words, you will always be able to speak to attorneys with whom you have a personal relationship.

I have carefully read all of the terms and conditions of this document, and I have had all of my questions answered for me by John W. Phillips, one of my lawyers in this class action. I understand and agree to each and every one of the foregoing terms and conditions.

Dated this 7 day of May, 2007.



Larry J. Brown
3216 S 54th Street
Tacoma, WA 98409

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RIGHTS AND RESPONSIBILITIES OF THE CLASS REPRESENTATIVES IN THE YIELD-SPREAD PREMIUM DISCLOSURE LITIGATION

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2. **Duty as a Class Representative.** As a class representative, the Court requires that you will adequately and fairly represent the class. This is your duty. Here is how you are expected to accomplish that duty:

a. **You must be generally familiar with the litigation.**

(1) This does not mean you must know every aspect of this litigation. We, your attorneys, will keep you informed of major events and this will satisfy your duty. You should read the complaint that we prepare, and which we will file with the Court to commence this litigation, and you should have a general understanding of it. You should know who the parties are. You should know why you are suing.

(2) You may and should confer with us at any time you feel it is appropriate to do so.

b. **You must vigorously prosecute the litigation.**

This basically means you will authorize your attorneys to do what is necessary to successfully prosecute this case on behalf of yourself and the class. You have done so and we are vigorously pursuing this case.

c. **You must hire lawyers experienced in class action litigation.**

Your lawyers have experience in class actions and in other similar cases. Your lawyers have participated in numerous consumer, asbestos, and securities cases in Washington and nationwide.

3. **Responsibilities for Costs.** Costs are such items as filing fees, photocopies, transcript costs, and the costs of notices if and when necessary. All costs are being advanced by your counsel and you are not responsible for their payment even if we are unsuccessful. Repayment of costs is contingent upon a successful outcome; typically, in such cases, the costs are paid (pursuant to an order of the presiding judge) from the amounts recovered from the defendants.

4. **Notice to the Class.** You may be responsible for providing notice to the class, depending on whether the Rules of Civil Procedure of the Court where your case is filed or the

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presiding Judge requires such notice. We will undertake this task on your behalf and be responsible for all costs. Notice is usually accomplished by mailing a copy to identifiable class members and publishing a copy in newspapers.

5. **No Special Treatment.** You have not been promised any special treatment above the treatment which may be awarded to other class members. However, if we either settle this case or prevail at a trial thereof, we can promise you that we will ask the Court to award you "incentive pay" for being and serving as a named Plaintiff, and for your extra time and work. We cannot guarantee that the Court will make such an award.

6. **You Do Not Have a Duty to Investigate or to be an Expert.** As an intimidation tactic, defendants may ask you in a deposition what investigation you have undertaken to fulfill your duty as a class representative. You have no such duty personally -- this is why you have hired experienced lawyers. We have conducted a thorough investigation and you have fulfilled your duty by relying on us to do so. You have, however, provided us with proof that you closed a residential loan with Novastar in which a yield-spread premium was paid, and have also demonstrated that you were never informed of that fact before the date on which you signed final closing documents. This is an important component of the investigative process, in respect to which you have given us valuable assistance. Nonetheless, it is a good practice for you to familiarize yourself with the allegations in the Complaint, to keep a file on this matter, to read our reports to you, and to stay generally abreast of developments.

7. **Attorneys' Fees.** Our fees (payment for our time) must be approved by the Court and are dependent upon a recovery. Any fee paid by you will be the same as is paid by all class members pursuant to court order. You will be provided with notice of our fee request and you will have the opportunity to discuss it with us and object to our request if you choose to do so. In the unlikely event the Court were to award the defendants' fees or costs, we will pay these, and we will not ask you to reimburse us for any portion of the amounts which we pay out.

8. **Settlement.** If this case settles and does not go to trial, the settlement must be approved by the Court. You are entitled to object to the settlement if you do not agree with our recommendation to settle.

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David Frockt
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Seattle, Washington 98104
Telephone: (206) 957-9510
Facsimile: (206) 957-9549

These attorneys regularly work with competent class action counsel from across the country, and may elect to involve other experienced attorneys to assist them. By agreeing to be a class representative, you agree to allow them to associate other counsel, as needed. The above named attorneys do promise you that you can always contact them personally with any questions

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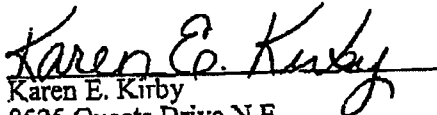
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PAGE 02

or concerns you have about this case, and they will do their best to answer them. In other words, you will always be able to speak to attorneys with whom you have a personal relationship.

I have carefully read all of the terms and conditions of this document, and I have had all of my questions answered for me by Ari Brown, one of my lawyers in this class action. I understand and agree to each and every one of the foregoing terms and conditions.

Dated this 13 day of December, 2005.


Karen E. Kirby
8525 Queets Drive N.E.
Olympia, WA 98516

RIGHTS AND RESPONSIBILITIES OF THE CLASS REPRESENTATIVES IN THE YIELD-SPREAD PREMIUM DISCLOSURE LITIGATION

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This basically means you will authorize your attorneys to do what is necessary to successfully prosecute this case on behalf of yourself and the class. You have done so and we are vigorously pursuing this case.
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Your lawyers have experience in class actions and in other similar cases. Your lawyers have participated in numerous consumer, asbestos, and securities cases in Washington and nationwide.
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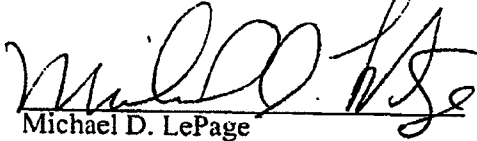
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I have carefully read all of the terms and conditions of this document, and I have had all of my questions answered for me by Ari Brown, one of my lawyers in this class action. I understand and agree to each and every one of the foregoing terms and conditions.

Dated this 12 day of December, 2005.


Michael D. LePage


Gertrude A. LePage
2430 Gilson Road
Addy, WA 99101

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4. **Notice to the Class.** We have provided notice to the class pursuant to the court's direction. We have undertaken this case on your behalf and will be responsible for all costs. Notice has been accomplished by mail to all known class members.

5. **No Special Treatment.** You have not been promised any special treatment above the treatment which may be afforded to other class members. However, if we either settle this case or prevail at a trial thereof, we can promise you that we will ask the Court to award you "incentive pay" for being and serving as a representative Plaintiff, and for your extra time and work. We cannot guarantee that the Court will make such an award.

6. **You Do Not Have a Duty to Investigate or to be an Expert.** NovaStar may ask you in a deposition what investigation you have undertaken to fulfill your duty as a class representative. **You have no such duty personally** -- this is why you have hired experienced lawyers. We have conducted a thorough investigation and you have fulfilled your duty by relying on us to do so. You have, however, provided us with evidence that you meet the class definition criteria. This is an important component of the investigative process, in respect to which you have given us valuable assistance. Nonetheless, it is a good practice for you to familiarize yourself with the case, to keep a file on this matter, to read materials we send to you, and to stay generally abreast of developments.

7. **Attorneys' Fees.** Our fees (payment for our efforts on behalf of the class) must be approved by the Court and are dependent upon a successful recovery for the class. Any fee paid by you will be the same as is paid by all class members pursuant to court order and will be drawn from the class' recovery. We will discuss with you our fee request before submitting it to the Court and seek your concurrence.

8. **Settlement.** If this case settles and does not go to trial, the settlement must be approved by the Court. We will seek your concurrence in any settlement before entering it.

9. **Judicial Approval.** In prosecuting a class action, all of our actions are subject to judicial approval and courts take that approval seriously. Thus, we are subject to scrutiny that other lawyers, including defendants' counsel, never receive. This should provide you comfort that and we hope that we will demonstrate to you that our actions will be of the highest professional caliber.

10. **Attorneys.** The following is a list of the names and addresses of attorneys who are representing your interest in this case:

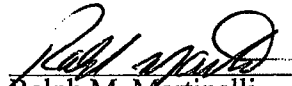
John W. Phillips
Matthew Geyman
Thomas E. Loeser
PHILLIPS LAW GROUP PLLC
315 Fifth Avenue South, Suite 1000
Seattle, WA 98104
Telephone: (206) 382-6163
Facsimile: (206) 382-6168

Ari Brown
Matthew Bergman
David Frockt
BERGMAN & FROCKT
614 First Avenue, Fourth Floor
Seattle, Washington 98104
Telephone: (206) 957-9510
Facsimile: (206) 957-9549

The above named attorneys do promise you that you can always contact them personally with any questions or concerns you have about this case, and they will do their best to answer them. In other words, you will always be able to speak to attorneys with whom you have a personal relationship.

I have carefully read all of the terms and conditions of this document, and I have had all of my questions answered for me by John W. Phillips, one of my lawyers in this class action. I understand and agree to each and every one of the foregoing terms and conditions.

Dated this 7th day of MAY, 2007.



Ralph M. Martinelli
7102 193rd St East
Spanaway, WA 98387-5244

RIGHTS AND RESPONSIBILITIES OF THE CLASS REPRESENTATIVES IN THE YIELD-SPREAD PREMIUM DISCLOSURE LITIGATION

To assist you in understanding your role as a class representative, we briefly set forth below a description of your responsibilities. Please contact us at any time to further clarify any of these points or if you have any questions whatsoever.

1. **You are suing as a Class Representative.** As such, you represent the interests of all class members who have been affected by the conduct of Novastar Mortgage, Inc. ("Novastar"). In this case, the class consists of all persons who closed a residential mortgage with Novastar in connection with which Novastar paid a yield-spread premium to a mortgage broker, which premium was never disclosed to the borrower before closing. The class includes all people in Washington State who closed such a loan in within the last four years.
2. **Duty as a Class Representative.** As a class representative, the Court requires that you will adequately and fairly represent the class. This is your duty. Here is how you are expected to accomplish that duty:
 - a. **You must be generally familiar with the litigation.**
 - (1) This does not mean you must know every aspect of this litigation. We, your attorneys, will keep you informed of major events and this will satisfy your duty. You should read the complaint that we prepare, and which we will file with the Court to commence this litigation, and you should have a general understanding of it. You should know who the parties are. You should know why you are suing.
 - (2) You may and should confer with us at any time you feel it is appropriate to do so.
 - b. **You must vigorously prosecute the litigation.**

This basically means you will authorize your attorneys to do what is necessary to successfully prosecute this case on behalf of yourself and the class. You have done so and we are vigorously pursuing this case.
 - c. **You must hire lawyers experienced in class action litigation.**

Your lawyers have experience in class actions and in other similar cases. Your lawyers have participated in numerous consumer, asbestos, and securities cases in Washington and nationwide.
3. **Responsibilities for Costs.** Costs are such items as filing fees, photocopies, transcript costs, and the costs of notices if and when necessary. All costs are being advanced by your counsel and you are not responsible for their payment even if we are unsuccessful. Repayment of costs is contingent upon a successful outcome; typically, in such cases, the costs are paid (pursuant to an order of the presiding judge) from the amounts recovered from the defendants.
4. **Notice to the Class.** You may be responsible for providing notice to the class, depending on whether the Rules of Civil Procedure of the Court where your case is filed or the

presiding Judge requires such notice. We will undertake this task on your behalf and be responsible for all costs. Notice is usually accomplished by mailing a copy to identifiable class members and publishing a copy in newspapers.

5. **No Special Treatment.** You have not been promised any special treatment above the treatment which may be awarded to other class members. However, if we either settle this case or prevail at a trial thereof, we can promise you that we will ask the Court to award you "incentive pay" for being and serving as a named Plaintiff, and for your extra time and work. We cannot guarantee that the Court will make such an award.

6. **You Do Not Have a Duty to Investigate or to be an Expert.** As an intimidation tactic, defendants may ask you in a deposition what investigation you have undertaken to fulfill your duty as a class representative. You have no such duty personally -- this is why you have hired experienced lawyers. We have conducted a thorough investigation and you have fulfilled your duty by relying on us to do so. You have, however, provided us with proof that you closed a residential loan with Novastar in which a yield-spread premium was paid, and have also demonstrated that you were never informed of that fact before the date on which you signed final closing documents. This is an important component of the investigative process, in respect to which you have given us valuable assistance. Nonetheless, it is a good practice for you to familiarize yourself with the allegations in the Complaint, to keep a file on this matter, to read our reports to you, and to stay generally abreast of developments.

7. **Attorneys' Fees.** Our fees (payment for our time) must be approved by the Court and are dependent upon a recovery. Any fee paid by you will be the same as is paid by all class members pursuant to court order. You will be provided with notice of our fee request and you will have the opportunity to discuss it with us and object to our request if you choose to do so. In the unlikely event the Court were to award the defendants' fees or costs, we will pay those, and we will not ask you to reimburse us for any portion of the amounts which we pay out.

8. **Settlement.** If this case settles and does not go to trial, the settlement must be approved by the Court. You are entitled to object to the settlement if you do not agree with our recommendation to settle.

9. **Judicial Approval.** In prosecuting a class action, all of our actions are subject to judicial approval and courts take that approval seriously. Thus, we are subject to scrutiny that other lawyers, including defendants' counsel, never receive. This should provide you comfort that our actions will be of the highest professional caliber.

10. **Attorneys.** The following is a list of the names and addresses of attorneys who are representing your interest in this case:

Ari Brown
Matthew Bergman
David Frockt
BERGMAN & FROCKT
705 Second Avenue, Suite 1601
Seattle, Washington 98104
Telephone: (206) 957-9510
Facsimile: (206) 957-9549

These attorneys regularly work with competent class action counsel from across the country, and may elect to involve other experienced attorneys to assist them. By agreeing to be a class representative, you agree to allow them to associate other counsel, as needed. The above named attorneys do promise you that you can always contact them personally with any questions

or concerns you have about this case, and they will do their best to answer them. In other words, you will always be able to speak to attorneys with whom you have a personal relationship.

I have carefully read all of the terms and conditions of this document, and I have had all of my questions answered for me by Ari Brown, one of my lawyers in this class action. I understand and agree to each and every one of the foregoing terms and conditions.

Dated this 27th day of December, 2005.


Cameron Pierce


Patricia Pierce
3150 Link Avenue
Enumclaw, WA 98022

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BERGMAN & FROCKT

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RIGHTS AND RESPONSIBILITIES OF THE CLASS REPRESENTATIVES IN THE YIELD-SPREAD PREMIUM DISCLOSURE LITIGATION

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BERGMAN & FROCKT

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PAGE 04 P 3/4

presiding Judge requires such notice. We will undertake this task on your behalf and be responsible for all costs. Notice is usually accomplished by mailing a copy to identifiable class members and publishing a copy in newspapers.

5. **No Special Treatment.** You have not been promised any special treatment above the treatment which may be awarded to other class members. However, if we either settle this case or prevail at a trial thereof, we can promise you that we will ask the Court to award you "incentive pay" for being and serving as a named Plaintiff, and for your extra time and work. We cannot guarantee that the Court will make such an award.

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BERGMAN & FROCKT

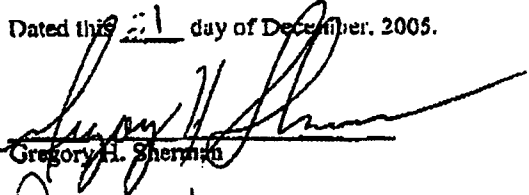
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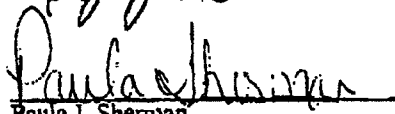
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I have carefully read all of the terms and conditions of this document, and I have had all of my questions answered for me by Ari Brown, one of my lawyers in this class action. I understand and agree to each and every one of the foregoing terms and conditions.

Dated this 21 day of December, 2005.



Gregory A. Sherman



Paula J. Sherman
29811 North Blanchard Creek Road
Chattaroy, WA 99003

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
02-044155	\$ 23,001.65	\$ 19,618.43
02-075707	\$ 21,405.98	\$ 18,257.46
01-109615	\$ 19,233.04	\$ 16,404.13
03-442688	\$ 15,767.81	\$ 13,448.58
03-390014	\$ 15,669.38	\$ 13,364.63
02-134641	\$ 14,323.71	\$ 12,216.89
03-681387	\$ 13,359.96	\$ 11,394.90
04-316513	\$ 11,375.79	\$ 9,702.57
02-012236	\$ 11,075.76	\$ 9,446.67
04-174795	\$ 11,035.01	\$ 9,411.91
02-210059	\$ 11,028.12	\$ 9,406.04
03-698102	\$ 10,610.99	\$ 9,050.26
03-074418	\$ 10,508.16	\$ 8,962.55
03-250531	\$ 10,487.00	\$ 8,944.51
03-355680	\$ 10,269.92	\$ 8,759.35
02-216489	\$ 10,054.55	\$ 8,575.66
02-084441	\$ 10,049.91	\$ 8,571.71
02-055096	\$ 9,915.40	\$ 8,456.98
03-820005	\$ 9,727.25	\$ 8,296.51
02-094426	\$ 9,464.34	\$ 8,072.27
02-258007	\$ 9,435.98	\$ 8,048.08
02-094886	\$ 9,359.40	\$ 7,982.76
02-051212	\$ 9,163.19	\$ 7,815.41
03-A39881	\$ 8,944.25	\$ 7,628.67
06-R27345	\$ 8,925.06	\$ 7,612.31
03-534167	\$ 8,852.11	\$ 7,550.09
03-971780	\$ 8,647.06	\$ 7,375.20
02-116826	\$ 8,578.41	\$ 7,316.65
03-047360	\$ 8,505.96	\$ 7,254.86
02-079354	\$ 8,480.99	\$ 7,233.56
03-396486	\$ 8,469.14	\$ 7,223.45
02-094797	\$ 8,410.11	\$ 7,173.10
03-B26051	\$ 8,380.35	\$ 7,147.71
06-387917	\$ 8,226.40	\$ 7,016.41
03-312838	\$ 8,135.25	\$ 6,938.66
01-116708	\$ 7,931.50	\$ 6,764.88
02-032608	\$ 7,750.06	\$ 6,610.14
03-831601	\$ 7,710.32	\$ 6,576.24
02-229396	\$ 7,640.36	\$ 6,516.57
03-A23383	\$ 7,495.02	\$ 6,392.61
03-578773	\$ 7,483.91	\$ 6,383.13
04-496912	\$ 7,478.91	\$ 6,378.87
03-240770	\$ 7,472.28	\$ 6,373.21
02-049266	\$ 7,401.06	\$ 6,312.46
02-201407	\$ 7,382.70	\$ 6,296.81
03-481096	\$ 7,331.79	\$ 6,253.38

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
02-006126	\$ 7,310.46	\$ 6,235.19
05-559193	\$ 7,301.98	\$ 6,227.96
03-298399	\$ 7,248.81	\$ 6,182.61
02-217875	\$ 7,236.61	\$ 6,172.21
01-112028	\$ 7,063.88	\$ 6,024.88
03-219498	\$ 7,050.39	\$ 6,013.38
03-561015	\$ 7,044.48	\$ 6,008.34
03-662458	\$ 7,041.54	\$ 6,005.82
02-116013	\$ 6,938.24	\$ 5,917.72
03-961585	\$ 6,893.73	\$ 5,879.76
03-360521	\$ 6,869.21	\$ 5,858.84
02-069511	\$ 6,852.76	\$ 5,844.82
03-747234	\$ 6,824.29	\$ 5,820.53
02-214618	\$ 6,765.46	\$ 5,770.35
06-410322	\$ 6,699.10	\$ 5,713.75
02-158132	\$ 6,680.98	\$ 5,698.30
04-G80606	\$ 6,631.01	\$ 5,655.68
03-180270	\$ 6,613.88	\$ 5,641.07
03-393518	\$ 6,594.66	\$ 5,624.67
04-060059	\$ 6,586.39	\$ 5,617.63
02-069793	\$ 6,519.95	\$ 5,560.96
03-679068	\$ 6,439.49	\$ 5,492.33
01-108621	\$ 6,432.33	\$ 5,486.23
06-690940	\$ 6,425.23	\$ 5,480.17
02-111259	\$ 6,388.45	\$ 5,448.80
02-050124	\$ 6,341.33	\$ 5,408.61
02-192158	\$ 6,336.01	\$ 5,404.07
03-954538	\$ 6,307.88	\$ 5,380.08
03-099485	\$ 6,302.29	\$ 5,375.31
06-C15811	\$ 6,258.22	\$ 5,337.73
03-044425	\$ 6,232.18	\$ 5,315.52
02-217661	\$ 6,227.72	\$ 5,311.71
05-417138	\$ 6,226.00	\$ 5,310.24
01-111830	\$ 6,219.58	\$ 5,304.77
02-236348	\$ 6,190.64	\$ 5,280.08
02-068794	\$ 6,063.28	\$ 5,171.46
03-B12195	\$ 5,994.72	\$ 5,112.98
04-029961	\$ 5,981.44	\$ 5,101.65
04-040572	\$ 5,913.07	\$ 5,043.34
05-305346	\$ 5,911.64	\$ 5,042.12
03-A36618	\$ 5,859.61	\$ 4,997.74
06-789683	\$ 5,851.40	\$ 4,990.74
06-838125	\$ 5,837.44	\$ 4,978.83
02-152611	\$ 5,776.04	\$ 4,926.46
04-348921	\$ 5,753.48	\$ 4,907.22
03-676735	\$ 5,724.16	\$ 4,882.21
03-974451	\$ 5,706.31	\$ 4,866.99

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
02-151557	\$ 5,636.58	\$ 4,807.52
02-062474	\$ 5,615.37	\$ 4,789.43
02-188929	\$ 5,590.84	\$ 4,768.50
02-160232	\$ 5,586.64	\$ 4,764.92
02-169998	\$ 5,547.15	\$ 4,731.24
04-926757	\$ 5,546.73	\$ 4,730.88
04-J32218	\$ 5,530.14	\$ 4,716.73
03-825800	\$ 5,521.31	\$ 4,709.20
03-A60704	\$ 5,513.81	\$ 4,702.81
04-220437	\$ 5,513.19	\$ 4,702.27
03-A45008	\$ 5,501.41	\$ 4,692.23
03-119039	\$ 5,500.23	\$ 4,691.22
02-094735	\$ 5,499.53	\$ 4,690.62
06-B86869	\$ 5,499.01	\$ 4,690.18
05-817553	\$ 5,465.25	\$ 4,661.39
03-149115	\$ 5,465.01	\$ 4,661.19
02-156453	\$ 5,452.35	\$ 4,650.38
02-005068	\$ 5,418.85	\$ 4,621.81
02-059258	\$ 5,386.32	\$ 4,594.07
03-425601	\$ 5,339.41	\$ 4,554.05
06-540646	\$ 5,338.63	\$ 4,553.39
02-049272	\$ 5,337.95	\$ 4,552.82
03-991124	\$ 5,309.53	\$ 4,528.58
02-070511	\$ 5,297.27	\$ 4,518.12
04-J95111	\$ 5,253.26	\$ 4,480.58
06-B56398	\$ 5,244.39	\$ 4,473.01
05-317260	\$ 5,217.38	\$ 4,449.97
03-B09087	\$ 5,198.08	\$ 4,433.51
05-764866	\$ 5,194.38	\$ 4,430.36
04-F86965	\$ 5,169.44	\$ 4,409.09
02-095712	\$ 5,162.01	\$ 4,402.75
04-495403	\$ 5,155.66	\$ 4,397.33
04-208714	\$ 5,134.20	\$ 4,379.03
01-114909	\$ 5,130.84	\$ 4,376.16
05-603255	\$ 5,108.93	\$ 4,357.48
02-003905	\$ 5,105.93	\$ 4,354.92
02-040447	\$ 5,098.64	\$ 4,348.70
03-A22742	\$ 5,094.48	\$ 4,345.15
03-205730	\$ 5,093.72	\$ 4,344.50
05-118386	\$ 5,070.75	\$ 4,324.91
04-319064	\$ 5,048.15	\$ 4,305.64
06-322289	\$ 4,979.39	\$ 4,246.99
04-G53190	\$ 4,968.00	\$ 4,237.28
02-258796	\$ 4,946.64	\$ 4,219.06
03-608002	\$ 4,945.10	\$ 4,217.74
02-147225	\$ 4,936.98	\$ 4,210.82
04-228837	\$ 4,933.81	\$ 4,208.12

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
04-E75774	\$ 4,915.29	\$ 4,192.32
06-221774	\$ 4,887.33	\$ 4,168.47
03-688044	\$ 4,877.00	\$ 4,159.66
02-196734	\$ 4,874.91	\$ 4,157.88
04-J89738	\$ 4,867.97	\$ 4,151.96
04-B08453	\$ 4,858.21	\$ 4,143.64
04-322245	\$ 4,836.51	\$ 4,125.13
06-475652	\$ 4,830.85	\$ 4,120.30
01-117365	\$ 4,803.03	\$ 4,096.57
04-E76965	\$ 4,783.13	\$ 4,079.60
05-623734	\$ 4,782.51	\$ 4,079.07
01-103185	\$ 4,780.51	\$ 4,077.37
03-005660	\$ 4,779.23	\$ 4,076.27
05-549519	\$ 4,775.10	\$ 4,072.75
03-919547	\$ 4,774.33	\$ 4,072.10
02-227541	\$ 4,748.88	\$ 4,050.39
04-G16221	\$ 4,721.83	\$ 4,027.32
04-232531	\$ 4,694.68	\$ 4,004.16
05-479708	\$ 4,672.52	\$ 3,985.26
05-579066	\$ 4,643.72	\$ 3,960.69
03-586264	\$ 4,617.75	\$ 3,938.54
04-929439	\$ 4,611.95	\$ 3,933.60
04-J52033	\$ 4,603.14	\$ 3,926.08
04-034315	\$ 4,602.19	\$ 3,925.27
03-323367	\$ 4,579.67	\$ 3,906.06
03-055494	\$ 4,579.09	\$ 3,905.57
02-207103	\$ 4,572.38	\$ 3,899.84
02-133928	\$ 4,565.80	\$ 3,894.23
05-726315	\$ 4,564.18	\$ 3,892.85
06-A29798	\$ 4,559.76	\$ 3,889.08
04-215624	\$ 4,551.18	\$ 3,881.77
03-875961	\$ 4,550.75	\$ 3,881.40
03-958445	\$ 4,548.37	\$ 3,879.37
03-042369	\$ 4,545.07	\$ 3,876.55
03-942152	\$ 4,530.99	\$ 3,864.54
03-733336	\$ 4,505.28	\$ 3,842.61
04-B25295	\$ 4,494.08	\$ 3,833.07
03-557952	\$ 4,487.43	\$ 3,827.39
03-495704	\$ 4,486.06	\$ 3,826.22
03-565621	\$ 4,482.19	\$ 3,822.92
02-229557	\$ 4,479.60	\$ 3,820.71
05-304449	\$ 4,478.26	\$ 3,819.57
05-281714	\$ 4,474.83	\$ 3,816.64
03-665217	\$ 4,471.10	\$ 3,813.46
03-051142	\$ 4,432.89	\$ 3,780.87
01-112049	\$ 4,425.75	\$ 3,774.79
03-420620	\$ 4,419.55	\$ 3,769.50

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
06-398014	\$ 4,403.84	\$ 3,756.10
04-107413	\$ 4,402.71	\$ 3,755.13
03-971479	\$ 4,382.33	\$ 3,737.75
03-748317	\$ 4,376.07	\$ 3,732.41
03-099659	\$ 4,363.69	\$ 3,721.85
02-137720	\$ 4,362.35	\$ 3,720.71
02-234155	\$ 4,358.47	\$ 3,717.40
02-234482	\$ 4,349.92	\$ 3,710.11
02-036891	\$ 4,338.96	\$ 3,700.76
02-081216	\$ 4,338.48	\$ 3,700.35
03-955541	\$ 4,322.43	\$ 3,686.66
02-167232	\$ 4,314.08	\$ 3,679.54
02-036670	\$ 4,295.57	\$ 3,663.75
06-B56803	\$ 4,290.10	\$ 3,659.09
03-285865	\$ 4,276.19	\$ 3,647.22
05-490169	\$ 4,266.24	\$ 3,638.73
02-260836	\$ 4,254.82	\$ 3,628.99
02-066841	\$ 4,251.67	\$ 3,626.31
03-257090	\$ 4,243.44	\$ 3,619.29
02-095278	\$ 4,233.40	\$ 3,610.73
03-734292	\$ 4,232.70	\$ 3,610.13
03-432403	\$ 4,201.31	\$ 3,583.36
03-808425	\$ 4,184.81	\$ 3,569.28
02-065685	\$ 4,178.70	\$ 3,564.07
03-995028	\$ 4,169.23	\$ 3,555.99
05-410232	\$ 4,161.67	\$ 3,549.55
02-163965	\$ 4,151.54	\$ 3,540.90
03-574543	\$ 4,150.33	\$ 3,539.87
03-978996	\$ 4,145.38	\$ 3,535.66
03-A19641	\$ 4,117.50	\$ 3,511.88
02-040104	\$ 4,094.58	\$ 3,492.32
02-136479	\$ 4,082.69	\$ 3,482.19
03-563799	\$ 4,074.01	\$ 3,474.78
04-B98909	\$ 4,052.74	\$ 3,456.64
05-820202	\$ 4,049.68	\$ 3,454.03
04-260830	\$ 4,046.52	\$ 3,451.33
04-G01085	\$ 4,031.24	\$ 3,438.30
03-581088	\$ 4,012.92	\$ 3,422.68
02-178179	\$ 4,010.70	\$ 3,420.78
02-053072	\$ 4,006.11	\$ 3,416.86
02-180910	\$ 3,994.08	\$ 3,406.61
06-976873	\$ 3,990.70	\$ 3,403.73
03-624999	\$ 3,990.28	\$ 3,403.36
05-479224	\$ 3,982.04	\$ 3,396.34
03-999387	\$ 3,946.76	\$ 3,366.24
04-324550	\$ 3,942.27	\$ 3,362.42
06-C87351	\$ 3,938.88	\$ 3,359.53

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
03-B11686	\$ 3,937.53	\$ 3,358.37
04-E37239	\$ 3,927.99	\$ 3,350.23
02-118465	\$ 3,925.04	\$ 3,347.72
05-832639	\$ 3,910.82	\$ 3,335.60
06-G37124	\$ 3,889.63	\$ 3,317.52
03-239863	\$ 3,861.41	\$ 3,293.45
03-279334	\$ 3,854.12	\$ 3,287.23
03-744545	\$ 3,832.57	\$ 3,268.85
06-778509	\$ 3,827.23	\$ 3,264.30
03-822312	\$ 3,823.58	\$ 3,261.18
04-344477	\$ 3,805.71	\$ 3,245.94
03-006457	\$ 3,783.27	\$ 3,226.80
06-992860	\$ 3,776.95	\$ 3,221.41
03-409449	\$ 3,765.36	\$ 3,211.53
06-589480	\$ 3,751.46	\$ 3,199.67
05-468806	\$ 3,741.59	\$ 3,191.26
03-B13566	\$ 3,736.86	\$ 3,187.22
03-427631	\$ 3,733.54	\$ 3,184.39
03-777362	\$ 3,724.74	\$ 3,176.88
02-086622	\$ 3,712.70	\$ 3,166.62
02-041687	\$ 3,712.29	\$ 3,166.26
04-184956	\$ 3,710.81	\$ 3,165.00
03-183882	\$ 3,708.94	\$ 3,163.40
03-591580	\$ 3,703.86	\$ 3,159.07
03-015195	\$ 3,676.68	\$ 3,135.89
02-043067	\$ 3,672.28	\$ 3,132.14
02-026464	\$ 3,667.77	\$ 3,128.29
03-293914	\$ 3,666.76	\$ 3,127.43
04-301058	\$ 3,664.98	\$ 3,125.91
03-651940	\$ 3,660.51	\$ 3,122.10
03-B07127	\$ 3,658.80	\$ 3,120.64
03-403794	\$ 3,656.23	\$ 3,118.45
03-655932	\$ 3,645.12	\$ 3,108.98
04-248363	\$ 3,642.95	\$ 3,107.13
04-184075	\$ 3,611.52	\$ 3,080.31
04-738839	\$ 3,587.70	\$ 3,060.00
02-248228	\$ 3,583.42	\$ 3,056.35
03-616372	\$ 3,579.11	\$ 3,052.67
03-074787	\$ 3,571.46	\$ 3,046.15
02-124836	\$ 3,569.00	\$ 3,044.05
01-110629	\$ 3,565.52	\$ 3,041.08
02-045720	\$ 3,564.11	\$ 3,039.88
02-240541	\$ 3,555.40	\$ 3,032.45
03-290590	\$ 3,538.57	\$ 3,018.10
03-373576	\$ 3,535.36	\$ 3,015.36
06-453516	\$ 3,524.88	\$ 3,006.42
03-400614	\$ 3,517.88	\$ 3,000.45

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
02-066368	\$ 3,517.01	\$ 2,999.71
03-983895	\$ 3,515.12	\$ 2,998.09
06-D77838	\$ 3,514.84	\$ 2,997.86
04-D51589	\$ 3,509.87	\$ 2,993.62
02-060897	\$ 3,492.23	\$ 2,978.57
05-626998	\$ 3,484.66	\$ 2,972.12
03-931755	\$ 3,483.81	\$ 2,971.39
03-797051	\$ 3,477.15	\$ 2,965.71
06-593959	\$ 3,476.66	\$ 2,965.29
06-E82111	\$ 3,456.89	\$ 2,948.43
06-135707	\$ 3,452.52	\$ 2,944.71
06-689004	\$ 3,449.70	\$ 2,942.29
04-737624	\$ 3,446.51	\$ 2,939.58
03-826492	\$ 3,433.46	\$ 2,928.45
04-024462	\$ 3,424.50	\$ 2,920.81
02-149409	\$ 3,411.21	\$ 2,909.47
04-572538	\$ 3,410.39	\$ 2,908.77
03-727256	\$ 3,408.58	\$ 2,907.23
04-225111	\$ 3,389.21	\$ 2,890.71
03-912103	\$ 3,388.01	\$ 2,889.68
03-B09124	\$ 3,386.98	\$ 2,888.80
04-234318	\$ 3,386.98	\$ 2,888.80
02-005744	\$ 3,381.35	\$ 2,884.00
03-568776	\$ 3,377.68	\$ 2,880.87
03-607488	\$ 3,365.80	\$ 2,870.74
02-008959	\$ 3,355.19	\$ 2,861.68
06-D77117	\$ 3,352.52	\$ 2,859.41
03-401420	\$ 3,348.90	\$ 2,856.32
04-190577	\$ 3,347.64	\$ 2,855.25
02-047348	\$ 3,344.80	\$ 2,852.83
05-487984	\$ 3,342.57	\$ 2,850.92
06-641052	\$ 3,341.34	\$ 2,849.88
05-613543	\$ 3,340.44	\$ 2,849.11
04-243857	\$ 3,322.96	\$ 2,834.19
04-B82174	\$ 3,307.27	\$ 2,820.82
05-826422	\$ 3,307.22	\$ 2,820.77
03-A58426	\$ 3,303.29	\$ 2,817.42
03-528779	\$ 3,294.48	\$ 2,809.91
04-178647	\$ 3,288.66	\$ 2,804.94
04-A09370	\$ 3,286.74	\$ 2,803.31
02-061229	\$ 3,279.41	\$ 2,797.05
03-614512	\$ 3,273.76	\$ 2,792.24
02-095982	\$ 3,273.25	\$ 2,791.80
03-453648	\$ 3,269.55	\$ 2,788.64
03-611738	\$ 3,257.36	\$ 2,778.25
03-654815	\$ 3,253.86	\$ 2,775.27
03-004276	\$ 3,252.88	\$ 2,774.43

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
05-483069	\$ 3,247.44	\$ 2,769.79
02-088278	\$ 3,244.98	\$ 2,767.69
04-033393	\$ 3,235.27	\$ 2,759.40
05-736981	\$ 3,235.14	\$ 2,759.29
03-082890	\$ 3,229.64	\$ 2,754.60
04-331128	\$ 3,226.98	\$ 2,752.33
03-029949	\$ 3,226.70	\$ 2,752.10
02-094784	\$ 3,223.64	\$ 2,749.49
02-049739	\$ 3,219.11	\$ 2,745.62
05-661012	\$ 3,214.81	\$ 2,741.96
02-166541	\$ 3,214.45	\$ 2,741.65
03-578592	\$ 3,212.99	\$ 2,740.40
02-233424	\$ 3,212.58	\$ 2,740.06
04-A57935	\$ 3,207.69	\$ 2,735.88
03-318579	\$ 3,201.66	\$ 2,730.74
04-B55446	\$ 3,201.42	\$ 2,730.54
02-220551	\$ 3,195.29	\$ 2,725.31
04-814279	\$ 3,189.46	\$ 2,720.34
01-102087	\$ 3,189.09	\$ 2,720.02
03-674060	\$ 3,187.38	\$ 2,718.56
04-386425	\$ 3,179.75	\$ 2,712.05
05-B14818	\$ 3,169.63	\$ 2,703.43
03-113869	\$ 3,166.18	\$ 2,700.48
03-368708	\$ 3,164.58	\$ 2,699.11
04-819703	\$ 3,147.69	\$ 2,684.71
02-111470	\$ 3,145.80	\$ 2,683.09
04-347819	\$ 3,145.44	\$ 2,682.79
01-095948	\$ 3,142.15	\$ 2,679.99
06-956601	\$ 3,139.01	\$ 2,677.30
06-979514	\$ 3,130.84	\$ 2,670.33
04-173309	\$ 3,126.66	\$ 2,666.77
03-635250	\$ 3,122.92	\$ 2,663.58
05-408241	\$ 3,122.31	\$ 2,663.06
02-062932	\$ 3,120.50	\$ 2,661.51
02-171160	\$ 3,110.78	\$ 2,653.22
02-188440	\$ 3,110.29	\$ 2,652.81
02-139830	\$ 3,109.16	\$ 2,651.84
04-B10376	\$ 3,097.09	\$ 2,641.55
06-883003	\$ 3,096.45	\$ 2,641.00
02-135409	\$ 3,092.17	\$ 2,637.35
03-737034	\$ 3,089.45	\$ 2,635.04
06-286664	\$ 3,086.88	\$ 2,632.85
04-C02417	\$ 3,083.42	\$ 2,629.89
02-114815	\$ 3,083.18	\$ 2,629.68
03-A15773	\$ 3,081.61	\$ 2,628.34
03-074781	\$ 3,080.54	\$ 2,627.44
03-981251	\$ 3,075.50	\$ 2,623.13

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
02-240683	\$ 3,062.26	\$ 2,611.84
04-C63513	\$ 3,059.32	\$ 2,609.34
04-832148	\$ 3,056.75	\$ 2,607.14
03-702941	\$ 3,049.18	\$ 2,600.68
04-314909	\$ 3,046.74	\$ 2,598.61
03-690071	\$ 3,028.47	\$ 2,583.02
05-114322	\$ 3,024.94	\$ 2,580.01
04-933282	\$ 3,021.15	\$ 2,576.78
01-112085	\$ 3,009.87	\$ 2,567.16
02-062809	\$ 3,007.14	\$ 2,564.83
02-205557	\$ 2,997.68	\$ 2,556.76
04-347854	\$ 2,991.08	\$ 2,551.13
03-323657	\$ 2,990.55	\$ 2,550.68
06-G87985	\$ 2,989.40	\$ 2,549.70
03-593281	\$ 2,988.42	\$ 2,548.87
03-868163	\$ 2,979.86	\$ 2,541.56
03-274802	\$ 2,978.96	\$ 2,540.79
04-322881	\$ 2,967.43	\$ 2,530.97
05-E53714	\$ 2,960.82	\$ 2,525.32
06-665515	\$ 2,956.94	\$ 2,522.02
06-686025	\$ 2,954.68	\$ 2,520.09
03-910255	\$ 2,951.12	\$ 2,517.05
05-941866	\$ 2,944.83	\$ 2,511.69
03-299257	\$ 2,943.46	\$ 2,510.52
03-931118	\$ 2,939.11	\$ 2,506.81
03-130296	\$ 2,938.59	\$ 2,506.37
03-646671	\$ 2,933.70	\$ 2,502.19
03-058572	\$ 2,930.54	\$ 2,499.49
03-982720	\$ 2,930.50	\$ 2,499.46
03-020906	\$ 2,928.83	\$ 2,498.04
02-226826	\$ 2,922.88	\$ 2,492.96
03-698872	\$ 2,911.17	\$ 2,482.97
03-106550	\$ 2,909.61	\$ 2,481.65
04-019235	\$ 2,896.12	\$ 2,470.14
05-652575	\$ 2,889.32	\$ 2,464.34
02-182826	\$ 2,881.68	\$ 2,457.82
03-B39643	\$ 2,881.41	\$ 2,457.60
06-288152	\$ 2,870.62	\$ 2,448.39
06-U47629	\$ 2,870.12	\$ 2,447.97
05-746885	\$ 2,860.28	\$ 2,439.57
03-B08301	\$ 2,857.01	\$ 2,436.78
06-622919	\$ 2,854.56	\$ 2,434.69
03-738072	\$ 2,848.34	\$ 2,429.39
03-739582	\$ 2,847.14	\$ 2,428.37
03-775599	\$ 2,846.84	\$ 2,428.11
04-E13034	\$ 2,845.36	\$ 2,426.85
04-685301	\$ 2,838.41	\$ 2,420.92

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
05-529368	\$ 2,834.06	\$ 2,417.21
02-119016	\$ 2,827.82	\$ 2,411.89
03-358549	\$ 2,826.82	\$ 2,411.03
03-600683	\$ 2,824.48	\$ 2,409.04
01-116098	\$ 2,824.09	\$ 2,408.71
05-296798	\$ 2,823.80	\$ 2,408.45
02-168069	\$ 2,823.70	\$ 2,408.37
04-750545	\$ 2,812.84	\$ 2,399.11
03-717939	\$ 2,802.69	\$ 2,390.45
03-119657	\$ 2,798.50	\$ 2,386.88
04-E09518	\$ 2,797.87	\$ 2,386.35
03-264362	\$ 2,793.27	\$ 2,382.42
06-243227	\$ 2,789.07	\$ 2,378.83
04-C62006	\$ 2,786.84	\$ 2,376.93
05-158183	\$ 2,784.68	\$ 2,375.09
02-039244	\$ 2,779.83	\$ 2,370.95
01-114233	\$ 2,776.13	\$ 2,367.80
06-379428	\$ 2,765.19	\$ 2,358.47
04-063425	\$ 2,764.61	\$ 2,357.97
03-379570	\$ 2,757.18	\$ 2,351.64
04-J47664	\$ 2,754.84	\$ 2,349.64
04-B51728	\$ 2,752.26	\$ 2,347.44
03-408929	\$ 2,746.62	\$ 2,342.63
04-761365	\$ 2,742.87	\$ 2,339.43
04-034323	\$ 2,736.69	\$ 2,334.16
04-D45939	\$ 2,732.50	\$ 2,330.59
05-656790	\$ 2,722.19	\$ 2,321.80
04-269386	\$ 2,721.93	\$ 2,321.57
03-A33222	\$ 2,713.01	\$ 2,313.97
03-A66736	\$ 2,712.51	\$ 2,313.53
06-E44182	\$ 2,710.02	\$ 2,311.41
06-BF2411	\$ 2,704.60	\$ 2,306.79
04-B65781	\$ 2,703.45	\$ 2,305.81
06-620419	\$ 2,694.63	\$ 2,298.29
05-633905	\$ 2,686.14	\$ 2,291.04
06-883294	\$ 2,681.15	\$ 2,286.79
03-A72935	\$ 2,679.84	\$ 2,285.67
03-578982	\$ 2,679.27	\$ 2,285.19
02-032935	\$ 2,678.79	\$ 2,284.78
03-B29767	\$ 2,677.25	\$ 2,283.46
03-626495	\$ 2,668.40	\$ 2,275.91
05-837541	\$ 2,664.74	\$ 2,272.79
04-859132	\$ 2,660.93	\$ 2,269.54
04-J80528	\$ 2,659.76	\$ 2,268.54
06-C93112	\$ 2,655.71	\$ 2,265.09
03-144836	\$ 2,655.65	\$ 2,265.04
03-003862	\$ 2,652.09	\$ 2,262.00

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
05-901491	\$ 2,647.47	\$ 2,258.06
04-174675	\$ 2,647.09	\$ 2,257.74
04-300516	\$ 2,634.96	\$ 2,247.40
04-264072	\$ 2,630.31	\$ 2,243.42
07-073562	\$ 2,628.62	\$ 2,241.98
02-084403	\$ 2,624.96	\$ 2,238.86
06-658105	\$ 2,622.26	\$ 2,236.56
02-170852	\$ 2,621.20	\$ 2,235.66
04-B40008	\$ 2,620.32	\$ 2,234.91
02-189976	\$ 2,611.62	\$ 2,227.49
04-898866	\$ 2,611.35	\$ 2,227.26
02-196322	\$ 2,609.60	\$ 2,225.77
06-650511	\$ 2,609.00	\$ 2,225.26
03-684140	\$ 2,604.94	\$ 2,221.79
04-743960	\$ 2,604.13	\$ 2,221.10
04-E89867	\$ 2,602.95	\$ 2,220.09
04-174289	\$ 2,592.62	\$ 2,211.28
04-752276	\$ 2,588.33	\$ 2,207.63
06-C32306	\$ 2,585.64	\$ 2,205.33
05-751132	\$ 2,585.11	\$ 2,204.88
03-396365	\$ 2,571.51	\$ 2,193.27
03-218393	\$ 2,570.17	\$ 2,192.13
03-716180	\$ 2,567.29	\$ 2,189.67
03-A23150	\$ 2,563.06	\$ 2,186.07
06-D10661	\$ 2,557.22	\$ 2,181.09
03-932606	\$ 2,556.62	\$ 2,180.58
04-G99259	\$ 2,551.35	\$ 2,176.08
03-579729	\$ 2,548.13	\$ 2,173.34
04-354315	\$ 2,543.53	\$ 2,169.41
04-196487	\$ 2,542.19	\$ 2,168.27
02-177778	\$ 2,541.59	\$ 2,167.76
03-415006	\$ 2,540.08	\$ 2,166.47
02-062564	\$ 2,533.85	\$ 2,161.16
02-176238	\$ 2,533.32	\$ 2,160.70
03-995828	\$ 2,533.06	\$ 2,160.49
03-A20947	\$ 2,531.57	\$ 2,159.21
05-753843	\$ 2,530.20	\$ 2,158.04
04-C01648	\$ 2,524.21	\$ 2,152.94
03-105678	\$ 2,519.06	\$ 2,148.54
03-659950	\$ 2,517.36	\$ 2,147.09
04-519632	\$ 2,512.18	\$ 2,142.68
04-065566	\$ 2,508.22	\$ 2,139.30
05-905997	\$ 2,508.12	\$ 2,139.21
03-341098	\$ 2,506.41	\$ 2,137.75
03-397713	\$ 2,499.02	\$ 2,131.44
03-627900	\$ 2,496.92	\$ 2,129.66
03-145403	\$ 2,495.37	\$ 2,128.33

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
03-674999	\$ 2,489.43	\$ 2,123.27
05-547836	\$ 2,488.99	\$ 2,122.89
03-732551	\$ 2,477.85	\$ 2,113.39
03-647137	\$ 2,472.21	\$ 2,108.58
04-366030	\$ 2,465.21	\$ 2,102.61
04-347552	\$ 2,456.73	\$ 2,095.38
04-252409	\$ 2,450.63	\$ 2,090.18
04-878341	\$ 2,441.45	\$ 2,082.35
03-109305	\$ 2,439.89	\$ 2,081.02
04-040934	\$ 2,436.41	\$ 2,078.05
03-748040	\$ 2,433.99	\$ 2,075.98
03-336908	\$ 2,425.28	\$ 2,068.55
03-071788	\$ 2,412.72	\$ 2,057.84
03-244223	\$ 2,410.95	\$ 2,056.33
03-533010	\$ 2,408.03	\$ 2,053.84
05-681752	\$ 2,407.97	\$ 2,053.80
03-115002	\$ 2,405.10	\$ 2,051.34
02-055368	\$ 2,402.46	\$ 2,049.09
04-061946	\$ 2,398.31	\$ 2,045.55
03-300183	\$ 2,394.42	\$ 2,042.23
05-321765	\$ 2,389.32	\$ 2,037.88
04-G16728	\$ 2,379.90	\$ 2,029.85
02-010770	\$ 2,378.49	\$ 2,028.65
05-921427	\$ 2,378.17	\$ 2,028.38
04-I46629	\$ 2,374.78	\$ 2,025.48
04-253489	\$ 2,374.51	\$ 2,025.25
06-804986	\$ 2,374.11	\$ 2,024.91
03-477496	\$ 2,372.70	\$ 2,023.71
05-371481	\$ 2,368.21	\$ 2,019.88
03-618608	\$ 2,365.96	\$ 2,017.96
04-187568	\$ 2,363.90	\$ 2,016.20
01-110676	\$ 2,360.89	\$ 2,013.63
06-Q17661	\$ 2,360.69	\$ 2,013.47
02-185308	\$ 2,349.33	\$ 2,003.78
02-159588	\$ 2,348.58	\$ 2,003.14
04-069026	\$ 2,343.41	\$ 1,998.72
02-078891	\$ 2,342.00	\$ 1,997.53
04-B04670	\$ 2,342.00	\$ 1,997.52
03-004657	\$ 2,341.36	\$ 1,996.98
04-066493	\$ 2,339.83	\$ 1,995.67
04-512383	\$ 2,335.03	\$ 1,991.58
04-B12909	\$ 2,333.06	\$ 1,989.90
02-043400	\$ 2,323.02	\$ 1,981.33
04-211072	\$ 2,320.84	\$ 1,979.48
02-144903	\$ 2,319.93	\$ 1,978.70
04-I13315	\$ 2,311.72	\$ 1,971.70
03-828215	\$ 2,311.40	\$ 1,971.43

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
03-959090	\$ 2,310.88	\$ 1,970.98
03-285798	\$ 2,310.04	\$ 1,970.26
03-393024	\$ 2,309.38	\$ 1,969.70
06-A35312	\$ 2,307.17	\$ 1,967.82
05-529790	\$ 2,306.55	\$ 1,967.29
04-869419	\$ 2,305.46	\$ 1,966.36
03-908937	\$ 2,305.15	\$ 1,966.09
03-A62882	\$ 2,304.36	\$ 1,965.42
06-976303	\$ 2,302.64	\$ 1,963.95
04-E13314	\$ 2,294.92	\$ 1,957.37
03-A46231	\$ 2,293.91	\$ 1,956.51
04-F82854	\$ 2,289.93	\$ 1,953.11
04-757294	\$ 2,286.47	\$ 1,950.16
05-576924	\$ 2,281.82	\$ 1,946.20
03-A44234	\$ 2,281.25	\$ 1,945.71
06-946225	\$ 2,279.86	\$ 1,944.52
03-A59408	\$ 2,276.17	\$ 1,941.38
06-465371	\$ 2,269.35	\$ 1,935.56
01-114593	\$ 2,268.23	\$ 1,934.61
02-002444	\$ 2,267.30	\$ 1,933.81
04-348513	\$ 2,265.79	\$ 1,932.52
04-B96028	\$ 2,264.78	\$ 1,931.66
02-142199	\$ 2,253.53	\$ 1,922.07
03-637883	\$ 2,241.94	\$ 1,912.18
05-947676	\$ 2,241.54	\$ 1,911.84
05-545382	\$ 2,237.81	\$ 1,908.66
03-941409	\$ 2,235.58	\$ 1,906.75
02-251768	\$ 2,232.21	\$ 1,903.89
04-056665	\$ 2,231.74	\$ 1,903.48
04-D10719	\$ 2,206.92	\$ 1,882.31
03-505356	\$ 2,206.31	\$ 1,881.79
03-591632	\$ 2,202.52	\$ 1,878.56
02-145279	\$ 2,201.02	\$ 1,877.28
07-N09966	\$ 2,199.75	\$ 1,876.20
02-087303	\$ 2,197.45	\$ 1,874.23
06-832617	\$ 2,194.35	\$ 1,871.59
04-172712	\$ 2,193.19	\$ 1,870.60
05-624175	\$ 2,192.25	\$ 1,869.80
03-256622	\$ 2,189.30	\$ 1,867.29
03-B01306	\$ 2,189.19	\$ 1,867.19
02-095441	\$ 2,184.62	\$ 1,863.29
04-B36341	\$ 2,183.86	\$ 1,862.64
04-G71178	\$ 2,180.67	\$ 1,859.92
04-564198	\$ 2,175.59	\$ 1,855.59
03-127293	\$ 2,169.83	\$ 1,850.68
04-B18301	\$ 2,166.18	\$ 1,847.56
03-129543	\$ 2,164.41	\$ 1,846.05

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
03-152340	\$ 2,159.50	\$ 1,841.87
06-669692	\$ 2,157.34	\$ 1,840.03
03-114852	\$ 2,155.82	\$ 1,838.73
04-034840	\$ 2,151.98	\$ 1,835.46
04-215592	\$ 2,149.16	\$ 1,833.05
04-686779	\$ 2,148.23	\$ 1,832.25
03-028910	\$ 2,147.43	\$ 1,831.57
02-240379	\$ 2,146.65	\$ 1,830.91
02-069344	\$ 2,143.53	\$ 1,828.25
04-194729	\$ 2,142.71	\$ 1,827.54
02-185734	\$ 2,141.80	\$ 1,826.77
03-115602	\$ 2,141.00	\$ 1,826.09
02-061077	\$ 2,139.19	\$ 1,824.55
04-861286	\$ 2,138.35	\$ 1,823.83
02-029018	\$ 2,133.48	\$ 1,819.68
03-576083	\$ 2,131.19	\$ 1,817.72
06-786645	\$ 2,131.10	\$ 1,817.64
04-A69214	\$ 2,128.32	\$ 1,815.27
06-204838	\$ 2,124.08	\$ 1,811.66
03-506533	\$ 2,122.06	\$ 1,809.94
07-057578	\$ 2,121.87	\$ 1,809.77
03-B44769	\$ 2,120.68	\$ 1,808.76
03-717311	\$ 2,118.55	\$ 1,806.94
04-G59017	\$ 2,116.64	\$ 1,805.31
05-627003	\$ 2,114.96	\$ 1,803.87
02-096280	\$ 2,111.87	\$ 1,801.24
03-A14745	\$ 2,099.54	\$ 1,790.73
04-571561	\$ 2,099.20	\$ 1,790.44
03-A29397	\$ 2,097.57	\$ 1,789.04
03-512443	\$ 2,092.46	\$ 1,784.69
06-777974	\$ 2,092.15	\$ 1,784.43
03-005801	\$ 2,090.95	\$ 1,783.40
04-825822	\$ 2,086.99	\$ 1,780.02
02-072773	\$ 2,080.85	\$ 1,774.79
03-423728	\$ 2,076.63	\$ 1,771.18
04-187995	\$ 2,073.35	\$ 1,768.39
04-B24947	\$ 2,072.58	\$ 1,767.73
03-724075	\$ 2,066.47	\$ 1,762.52
03-030043	\$ 2,064.30	\$ 1,760.67
03-798540	\$ 2,062.51	\$ 1,759.14
05-692997	\$ 2,059.82	\$ 1,756.85
06-890222	\$ 2,058.87	\$ 1,756.04
05-605492	\$ 2,058.40	\$ 1,755.64
03-346147	\$ 2,057.77	\$ 1,755.10
03-005141	\$ 2,055.26	\$ 1,752.96
04-306962	\$ 2,053.80	\$ 1,751.72
06-630536	\$ 2,050.25	\$ 1,748.68

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
03-686947	\$ 2,050.21	\$ 1,748.65
04-341008	\$ 2,048.25	\$ 1,746.98
03-645104	\$ 2,047.99	\$ 1,746.76
01-110842	\$ 2,046.11	\$ 1,745.16
03-095462	\$ 2,044.51	\$ 1,743.79
04-024582	\$ 2,043.69	\$ 1,743.09
05-401976	\$ 2,038.81	\$ 1,738.93
03-741128	\$ 2,036.90	\$ 1,737.30
03-269479	\$ 2,032.11	\$ 1,733.22
03-625621	\$ 2,029.49	\$ 1,730.98
04-065022	\$ 2,028.45	\$ 1,730.10
06-681243	\$ 2,027.65	\$ 1,729.41
03-A12401	\$ 2,024.27	\$ 1,726.53
03-269027	\$ 2,021.57	\$ 1,724.22
06-388271	\$ 2,019.82	\$ 1,722.73
04-391361	\$ 2,019.32	\$ 1,722.30
03-675974	\$ 2,016.02	\$ 1,719.49
04-J84742	\$ 2,011.35	\$ 1,715.51
04-049941	\$ 2,008.70	\$ 1,713.25
05-413818	\$ 2,007.14	\$ 1,711.92
04-233898	\$ 2,000.33	\$ 1,706.11
02-023725	\$ 2,000.13	\$ 1,705.94
04-F73640	\$ 1,993.07	\$ 1,699.92
02-226187	\$ 1,990.69	\$ 1,697.89
02-018850	\$ 1,989.85	\$ 1,697.17
06-635965	\$ 1,989.49	\$ 1,696.86
03-603744	\$ 1,986.63	\$ 1,694.43
06-970909	\$ 1,985.16	\$ 1,693.17
05-760216	\$ 1,978.41	\$ 1,687.41
05-414953	\$ 1,973.75	\$ 1,683.44
05-696311	\$ 1,971.68	\$ 1,681.67
06-712475	\$ 1,970.96	\$ 1,681.06
04-492725	\$ 1,966.81	\$ 1,677.52
03-415454	\$ 1,963.17	\$ 1,674.41
03-690467	\$ 1,962.30	\$ 1,673.67
03-818921	\$ 1,955.89	\$ 1,668.21
04-323103	\$ 1,952.61	\$ 1,665.41
03-551669	\$ 1,948.32	\$ 1,661.75
06-656039	\$ 1,941.84	\$ 1,656.22
04-232025	\$ 1,941.22	\$ 1,655.69
05-936377	\$ 1,937.03	\$ 1,652.12
02-243083	\$ 1,932.96	\$ 1,648.65
03-B29810	\$ 1,931.47	\$ 1,647.38
04-484746	\$ 1,930.41	\$ 1,646.47
04-236895	\$ 1,929.01	\$ 1,645.28
03-747449	\$ 1,926.84	\$ 1,643.43
05-413751	\$ 1,923.07	\$ 1,640.21

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
04-516737	\$ 1,921.82	\$ 1,639.15
02-104334	\$ 1,919.17	\$ 1,636.89
06-L94563	\$ 1,916.08	\$ 1,634.25
02-105837	\$ 1,915.63	\$ 1,633.87
03-A48061	\$ 1,909.50	\$ 1,628.64
03-383728	\$ 1,909.11	\$ 1,628.30
03-728438	\$ 1,906.07	\$ 1,625.71
03-927069	\$ 1,905.19	\$ 1,624.97
03-346932	\$ 1,904.89	\$ 1,624.71
04-F84361	\$ 1,901.91	\$ 1,622.16
02-127714	\$ 1,899.18	\$ 1,619.84
05-796374	\$ 1,898.80	\$ 1,619.51
03-483215	\$ 1,898.16	\$ 1,618.96
03-590130	\$ 1,896.93	\$ 1,617.91
06-221988	\$ 1,896.38	\$ 1,617.45
04-315713	\$ 1,894.86	\$ 1,616.15
06-U59581	\$ 1,894.86	\$ 1,616.15
03-233826	\$ 1,894.83	\$ 1,616.13
05-773895	\$ 1,893.40	\$ 1,614.91
03-857399	\$ 1,888.48	\$ 1,610.71
02-064469	\$ 1,886.84	\$ 1,609.31
04-K87789	\$ 1,886.51	\$ 1,609.03
05-465721	\$ 1,883.69	\$ 1,606.62
04-818467	\$ 1,882.39	\$ 1,605.52
06-B32839	\$ 1,881.80	\$ 1,605.01
04-498404	\$ 1,881.35	\$ 1,604.63
06-T60419	\$ 1,877.15	\$ 1,601.05
03-573583	\$ 1,875.95	\$ 1,600.02
05-723392	\$ 1,874.88	\$ 1,599.11
05-B52543	\$ 1,872.95	\$ 1,597.47
03-036005	\$ 1,871.63	\$ 1,596.34
03-947065	\$ 1,869.76	\$ 1,594.74
04-B73492	\$ 1,865.69	\$ 1,591.27
03-726141	\$ 1,864.18	\$ 1,589.99
05-392735	\$ 1,860.19	\$ 1,586.58
02-156717	\$ 1,858.47	\$ 1,585.12
05-711052	\$ 1,857.42	\$ 1,584.22
05-148701	\$ 1,857.13	\$ 1,583.98
04-345156	\$ 1,856.39	\$ 1,583.34
03-312850	\$ 1,856.23	\$ 1,583.20
03-698020	\$ 1,851.86	\$ 1,579.48
05-B13883	\$ 1,851.31	\$ 1,579.01
04-J79551	\$ 1,845.76	\$ 1,574.27
02-000463	\$ 1,843.63	\$ 1,572.46
04-199753	\$ 1,840.37	\$ 1,569.68
01-109651	\$ 1,836.63	\$ 1,566.49
03-582535	\$ 1,836.27	\$ 1,566.18

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
04-772262	\$ 1,834.80	\$ 1,564.93
05-601761	\$ 1,833.75	\$ 1,564.03
03-587818	\$ 1,828.32	\$ 1,559.40
05-E41452	\$ 1,820.80	\$ 1,552.99
05-543820	\$ 1,820.70	\$ 1,552.90
03-195451	\$ 1,819.22	\$ 1,551.64
06-L18712	\$ 1,818.94	\$ 1,551.40
06-453782	\$ 1,818.62	\$ 1,551.12
03-501730	\$ 1,815.17	\$ 1,548.18
02-058333	\$ 1,815.10	\$ 1,548.12
04-551968	\$ 1,814.58	\$ 1,547.68
02-102112	\$ 1,809.46	\$ 1,543.31
03-612782	\$ 1,803.63	\$ 1,538.34
04-E36860	\$ 1,801.41	\$ 1,536.44
05-390220	\$ 1,801.28	\$ 1,536.34
04-293463	\$ 1,800.83	\$ 1,535.95
02-238953	\$ 1,800.54	\$ 1,535.70
02-173802	\$ 1,800.33	\$ 1,535.53
06-449818	\$ 1,800.28	\$ 1,535.49
03-706246	\$ 1,799.82	\$ 1,535.09
03-629194	\$ 1,797.21	\$ 1,532.86
04-E10865	\$ 1,794.15	\$ 1,530.26
04-262088	\$ 1,788.83	\$ 1,525.72
04-204195	\$ 1,781.63	\$ 1,519.58
03-588487	\$ 1,780.44	\$ 1,518.56
04-542263	\$ 1,778.75	\$ 1,517.12
06-C85428	\$ 1,778.43	\$ 1,516.85
02-176746	\$ 1,776.69	\$ 1,515.37
03-461394	\$ 1,770.26	\$ 1,509.88
02-063661	\$ 1,764.21	\$ 1,504.72
05-560522	\$ 1,763.99	\$ 1,504.53
03-991751	\$ 1,763.97	\$ 1,504.52
04-231384	\$ 1,761.20	\$ 1,502.15
03-677174	\$ 1,757.17	\$ 1,498.72
03-970623	\$ 1,755.44	\$ 1,497.24
03-320145	\$ 1,751.40	\$ 1,493.80
03-646961	\$ 1,751.00	\$ 1,493.45
03-B26999	\$ 1,746.99	\$ 1,490.03
04-757626	\$ 1,746.77	\$ 1,489.84
04-028824	\$ 1,744.87	\$ 1,488.22
06-025910	\$ 1,742.62	\$ 1,486.31
05-696144	\$ 1,742.22	\$ 1,485.96
03-198645	\$ 1,740.21	\$ 1,484.25
05-831088	\$ 1,736.15	\$ 1,480.79
06-388411	\$ 1,734.69	\$ 1,479.54
02-142840	\$ 1,734.49	\$ 1,479.37
06-590927	\$ 1,732.66	\$ 1,477.81

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
03-193632	\$ 1,727.40	\$ 1,473.32
04-550042	\$ 1,725.97	\$ 1,472.10
05-860006	\$ 1,725.84	\$ 1,472.00
03-870531	\$ 1,725.02	\$ 1,471.29
03-463241	\$ 1,723.72	\$ 1,470.18
02-061301	\$ 1,718.67	\$ 1,465.88
03-A98646	\$ 1,716.88	\$ 1,464.35
05-815588	\$ 1,714.24	\$ 1,462.10
03-558665	\$ 1,710.03	\$ 1,458.51
02-219134	\$ 1,707.26	\$ 1,456.15
03-815017	\$ 1,706.50	\$ 1,455.50
04-346095	\$ 1,700.88	\$ 1,450.71
06-396166	\$ 1,699.89	\$ 1,449.86
03-595982	\$ 1,699.40	\$ 1,449.44
04-001602	\$ 1,698.93	\$ 1,449.04
03-972092	\$ 1,696.47	\$ 1,446.95
03-429891	\$ 1,696.41	\$ 1,446.90
03-834717	\$ 1,694.81	\$ 1,445.53
03-406867	\$ 1,694.62	\$ 1,445.36
02-243994	\$ 1,694.41	\$ 1,445.18
05-474417	\$ 1,693.96	\$ 1,444.80
02-156882	\$ 1,691.23	\$ 1,442.47
03-834500	\$ 1,680.78	\$ 1,433.56
02-041837	\$ 1,677.03	\$ 1,430.36
04-555161	\$ 1,675.98	\$ 1,429.46
04-526516	\$ 1,675.35	\$ 1,428.93
04-900964	\$ 1,670.61	\$ 1,424.89
04-026027	\$ 1,670.00	\$ 1,424.36
03-679170	\$ 1,669.58	\$ 1,424.00
04-K97600	\$ 1,668.93	\$ 1,423.46
05-564833	\$ 1,664.73	\$ 1,419.87
03-408104	\$ 1,664.30	\$ 1,419.51
04-348838	\$ 1,648.32	\$ 1,405.88
02-081969	\$ 1,644.69	\$ 1,402.77
03-681667	\$ 1,644.43	\$ 1,402.56
02-178388	\$ 1,643.38	\$ 1,401.66
05-409056	\$ 1,642.64	\$ 1,401.03
06-583867	\$ 1,641.15	\$ 1,399.76
04-J49279	\$ 1,640.90	\$ 1,399.54
04-308559	\$ 1,631.72	\$ 1,391.72
03-662853	\$ 1,627.74	\$ 1,388.32
06-611552	\$ 1,621.93	\$ 1,383.36
04-221200	\$ 1,620.92	\$ 1,382.50
03-256623	\$ 1,618.32	\$ 1,380.29
04-331554	\$ 1,618.28	\$ 1,380.26
05-780948	\$ 1,617.79	\$ 1,379.84
04-E31009	\$ 1,617.54	\$ 1,379.62

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
06-B61672	\$ 1,616.20	\$ 1,378.48
04-G92344	\$ 1,614.15	\$ 1,376.73
02-041937	\$ 1,611.11	\$ 1,374.14
03-667378	\$ 1,608.39	\$ 1,371.81
05-780824	\$ 1,605.96	\$ 1,369.75
03-548090	\$ 1,604.90	\$ 1,368.84
04-891231	\$ 1,599.67	\$ 1,364.38
04-304617	\$ 1,597.92	\$ 1,362.89
02-005584	\$ 1,597.17	\$ 1,362.25
03-519143	\$ 1,596.86	\$ 1,361.98
04-851500	\$ 1,595.54	\$ 1,360.86
04-B48953	\$ 1,594.31	\$ 1,359.81
03-675488	\$ 1,591.19	\$ 1,357.15
04-A56226	\$ 1,590.80	\$ 1,356.82
02-243969	\$ 1,584.63	\$ 1,351.55
03-723129	\$ 1,584.13	\$ 1,351.13
03-652627	\$ 1,582.58	\$ 1,349.81
06-B67918	\$ 1,581.41	\$ 1,348.80
02-249842	\$ 1,581.38	\$ 1,348.78
01-115042	\$ 1,580.31	\$ 1,347.87
02-222834	\$ 1,580.06	\$ 1,347.65
04-B51758	\$ 1,579.98	\$ 1,347.59
04-E12229	\$ 1,579.20	\$ 1,346.93
03-987870	\$ 1,578.31	\$ 1,346.16
02-160693	\$ 1,573.61	\$ 1,342.15
05-E61343	\$ 1,568.87	\$ 1,338.11
03-908401	\$ 1,567.28	\$ 1,336.75
05-937435	\$ 1,560.66	\$ 1,331.11
03-953689	\$ 1,559.25	\$ 1,329.91
03-B13877	\$ 1,558.14	\$ 1,328.95
02-220364	\$ 1,557.49	\$ 1,328.40
03-567131	\$ 1,556.58	\$ 1,327.63
04-I42286	\$ 1,554.27	\$ 1,325.66
03-A50730	\$ 1,553.24	\$ 1,324.78
03-099820	\$ 1,553.00	\$ 1,324.57
02-170436	\$ 1,552.47	\$ 1,324.12
03-606058	\$ 1,552.00	\$ 1,323.72
02-017018	\$ 1,549.88	\$ 1,321.91
04-235313	\$ 1,548.64	\$ 1,320.86
06-B78071	\$ 1,542.62	\$ 1,315.72
03-365200	\$ 1,542.61	\$ 1,315.71
03-148074	\$ 1,540.83	\$ 1,314.20
05-577135	\$ 1,537.85	\$ 1,311.66
04-G66611	\$ 1,536.55	\$ 1,310.55
05-A63962	\$ 1,536.42	\$ 1,310.43
05-D79722	\$ 1,534.70	\$ 1,308.97
04-225137	\$ 1,534.59	\$ 1,308.88

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
05-581938	\$ 1,531.49	\$ 1,306.23
06-E78200	\$ 1,528.95	\$ 1,304.06
05-540172	\$ 1,528.45	\$ 1,303.64
02-072832	\$ 1,527.33	\$ 1,302.68
03-A07883	\$ 1,523.15	\$ 1,299.11
03-379299	\$ 1,522.57	\$ 1,298.62
03-429255	\$ 1,521.19	\$ 1,297.44
03-457639	\$ 1,520.65	\$ 1,296.98
06-022478	\$ 1,519.98	\$ 1,296.41
04-683866	\$ 1,519.94	\$ 1,296.38
03-A44873	\$ 1,518.58	\$ 1,295.22
04-866598	\$ 1,516.10	\$ 1,293.11
03-462311	\$ 1,516.10	\$ 1,293.10
03-616572	\$ 1,515.02	\$ 1,292.18
05-566703	\$ 1,514.04	\$ 1,291.35
06-L14462	\$ 1,511.59	\$ 1,289.26
03-569679	\$ 1,508.95	\$ 1,287.00
02-049650	\$ 1,507.60	\$ 1,285.86
05-551705	\$ 1,505.84	\$ 1,284.35
05-781495	\$ 1,503.37	\$ 1,282.25
03-006942	\$ 1,501.83	\$ 1,280.93
02-132952	\$ 1,498.35	\$ 1,277.96
03-057135	\$ 1,498.23	\$ 1,277.86
05-B09647	\$ 1,498.05	\$ 1,277.70
05-608725	\$ 1,492.86	\$ 1,273.28
03-695487	\$ 1,490.56	\$ 1,271.32
04-244158	\$ 1,490.19	\$ 1,271.00
04-019415	\$ 1,486.97	\$ 1,268.26
04-B89866	\$ 1,486.96	\$ 1,268.25
04-J89113	\$ 1,485.63	\$ 1,267.11
03-219353	\$ 1,484.46	\$ 1,266.12
02-086814	\$ 1,484.32	\$ 1,265.99
04-473563	\$ 1,480.42	\$ 1,262.67
03-499345	\$ 1,478.04	\$ 1,260.64
02-017582	\$ 1,473.35	\$ 1,256.64
06-T98888	\$ 1,472.91	\$ 1,256.26
03-303409	\$ 1,470.91	\$ 1,254.56
02-193628	\$ 1,468.68	\$ 1,252.66
04-755899	\$ 1,468.65	\$ 1,252.63
03-295126	\$ 1,467.64	\$ 1,251.77
06-B53640	\$ 1,461.12	\$ 1,246.21
03-659525	\$ 1,459.02	\$ 1,244.42
03-981961	\$ 1,454.69	\$ 1,240.72
03-534480	\$ 1,451.99	\$ 1,238.42
03-851137	\$ 1,451.65	\$ 1,238.13
04-554304	\$ 1,451.52	\$ 1,238.02
04-217367	\$ 1,450.32	\$ 1,237.00

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
04-E15066	\$ 1,449.57	\$ 1,236.36
06-443797	\$ 1,448.68	\$ 1,235.60
05-950857	\$ 1,446.75	\$ 1,233.95
06-T63578	\$ 1,446.37	\$ 1,233.63
03-603435	\$ 1,444.88	\$ 1,232.36
05-654952	\$ 1,439.67	\$ 1,227.91
03-305553	\$ 1,437.90	\$ 1,226.40
03-198931	\$ 1,437.15	\$ 1,225.76
05-715443	\$ 1,434.30	\$ 1,223.33
05-270802	\$ 1,434.16	\$ 1,223.22
03-563178	\$ 1,432.54	\$ 1,221.83
04-J63532	\$ 1,431.79	\$ 1,221.19
02-043540	\$ 1,431.62	\$ 1,221.04
04-A70264	\$ 1,430.98	\$ 1,220.51
05-487330	\$ 1,429.29	\$ 1,219.06
02-178055	\$ 1,426.85	\$ 1,216.98
06-786269	\$ 1,426.74	\$ 1,216.88
04-838530	\$ 1,426.01	\$ 1,216.26
03-563656	\$ 1,417.80	\$ 1,209.26
03-368689	\$ 1,416.76	\$ 1,208.38
03-A19712	\$ 1,414.73	\$ 1,206.64
04-H18943	\$ 1,412.67	\$ 1,204.88
05-823058	\$ 1,412.56	\$ 1,204.79
02-034880	\$ 1,410.97	\$ 1,203.43
03-986723	\$ 1,408.66	\$ 1,201.47
03-608010	\$ 1,408.53	\$ 1,201.35
05-780748	\$ 1,406.13	\$ 1,199.31
06-C79133	\$ 1,405.88	\$ 1,199.10
02-011159	\$ 1,401.80	\$ 1,195.61
02-185196	\$ 1,398.51	\$ 1,192.81
04-069964	\$ 1,389.31	\$ 1,184.96
04-759325	\$ 1,387.96	\$ 1,183.81
02-240981	\$ 1,387.91	\$ 1,183.77
05-484451	\$ 1,386.70	\$ 1,182.73
05-511819	\$ 1,386.36	\$ 1,182.45
02-239861	\$ 1,383.51	\$ 1,180.01
04-B64881	\$ 1,379.29	\$ 1,176.42
02-049603	\$ 1,371.60	\$ 1,169.85
04-391602	\$ 1,362.73	\$ 1,162.29
02-056876	\$ 1,362.44	\$ 1,162.04
03-361672	\$ 1,355.89	\$ 1,156.45
05-E93620	\$ 1,355.37	\$ 1,156.02
06-218714	\$ 1,354.56	\$ 1,155.33
03-662801	\$ 1,354.16	\$ 1,154.99
03-469741	\$ 1,353.55	\$ 1,154.46
02-212759	\$ 1,353.52	\$ 1,154.43
03-A07057	\$ 1,345.50	\$ 1,147.59

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
02-190823	\$ 1,344.59	\$ 1,146.82
04-539312	\$ 1,340.45	\$ 1,143.28
03-402805	\$ 1,340.07	\$ 1,142.96
05-325136	\$ 1,339.04	\$ 1,142.09
03-626470	\$ 1,333.51	\$ 1,137.37
04-825027	\$ 1,333.27	\$ 1,137.16
04-B30493	\$ 1,331.28	\$ 1,135.47
04-040733	\$ 1,330.77	\$ 1,135.03
04-837293	\$ 1,330.47	\$ 1,134.77
05-706251	\$ 1,328.20	\$ 1,132.84
05-813537	\$ 1,327.75	\$ 1,132.46
06-322444	\$ 1,326.56	\$ 1,131.44
02-068081	\$ 1,325.29	\$ 1,130.36
03-A61322	\$ 1,324.33	\$ 1,129.54
02-214051	\$ 1,323.69	\$ 1,129.00
04-G87522	\$ 1,321.98	\$ 1,127.54
04-227709	\$ 1,318.56	\$ 1,124.62
03-053643	\$ 1,317.88	\$ 1,124.04
04-A58775	\$ 1,314.71	\$ 1,121.34
03-B03288	\$ 1,311.98	\$ 1,119.00
04-211227	\$ 1,309.72	\$ 1,117.08
02-265254	\$ 1,309.39	\$ 1,116.80
03-914342	\$ 1,307.30	\$ 1,115.01
02-222029	\$ 1,307.02	\$ 1,114.78
03-131936	\$ 1,304.88	\$ 1,112.95
04-738709	\$ 1,303.76	\$ 1,111.99
04-525461	\$ 1,303.29	\$ 1,111.60
03-677678	\$ 1,303.12	\$ 1,111.45
05-410066	\$ 1,301.30	\$ 1,109.90
03-312118	\$ 1,297.32	\$ 1,106.50
03-540894	\$ 1,295.30	\$ 1,104.78
06-594961	\$ 1,290.68	\$ 1,100.84
04-267567	\$ 1,290.14	\$ 1,100.37
03-136538	\$ 1,288.40	\$ 1,098.89
04-568348	\$ 1,287.85	\$ 1,098.43
04-328463	\$ 1,287.48	\$ 1,098.11
03-B51204	\$ 1,284.99	\$ 1,095.98
03-482580	\$ 1,284.61	\$ 1,095.66
04-022969	\$ 1,284.40	\$ 1,095.48
04-303579	\$ 1,281.63	\$ 1,093.12
03-837992	\$ 1,281.23	\$ 1,092.78
03-B21229	\$ 1,279.73	\$ 1,091.50
04-505004	\$ 1,278.77	\$ 1,090.68
05-612191	\$ 1,277.80	\$ 1,089.85
04-F55720	\$ 1,277.75	\$ 1,089.81
06-435001	\$ 1,275.31	\$ 1,087.73
04-I40822	\$ 1,275.28	\$ 1,087.70

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
03-659101	\$ 1,274.47	\$ 1,087.01
03-944174	\$ 1,271.88	\$ 1,084.81
04-309817	\$ 1,270.85	\$ 1,083.92
03-542345	\$ 1,265.53	\$ 1,079.39
05-744798	\$ 1,263.55	\$ 1,077.70
05-319167	\$ 1,263.25	\$ 1,077.44
02-110797	\$ 1,263.08	\$ 1,077.30
03-223152	\$ 1,255.75	\$ 1,071.04
05-923180	\$ 1,254.16	\$ 1,069.69
03-134340	\$ 1,253.35	\$ 1,069.00
05-473222	\$ 1,250.00	\$ 1,066.14
03-854826	\$ 1,247.94	\$ 1,064.38
03-570652	\$ 1,246.53	\$ 1,063.18
04-C56565	\$ 1,246.44	\$ 1,063.11
05-396248	\$ 1,244.29	\$ 1,061.27
03-552903	\$ 1,243.28	\$ 1,060.41
06-C66860	\$ 1,242.97	\$ 1,060.15
03-600078	\$ 1,241.65	\$ 1,059.02
05-328625	\$ 1,240.28	\$ 1,057.85
03-340437	\$ 1,239.76	\$ 1,057.41
05-404659	\$ 1,235.79	\$ 1,054.02
04-008607	\$ 1,234.73	\$ 1,053.11
03-446739	\$ 1,232.85	\$ 1,051.51
04-E88492	\$ 1,231.52	\$ 1,050.38
05-007737	\$ 1,229.72	\$ 1,048.85
05-836314	\$ 1,228.41	\$ 1,047.73
02-265298	\$ 1,228.32	\$ 1,047.65
04-304844	\$ 1,227.57	\$ 1,047.01
04-217083	\$ 1,219.75	\$ 1,040.35
02-082843	\$ 1,219.25	\$ 1,039.91
05-525258	\$ 1,218.40	\$ 1,039.19
03-A27933	\$ 1,216.74	\$ 1,037.77
03-376889	\$ 1,216.49	\$ 1,037.56
03-984957	\$ 1,215.07	\$ 1,036.35
06-664220	\$ 1,214.68	\$ 1,036.02
05-742312	\$ 1,214.62	\$ 1,035.97
06-C51232	\$ 1,210.64	\$ 1,032.57
04-570696	\$ 1,209.65	\$ 1,031.73
04-173020	\$ 1,209.02	\$ 1,031.19
05-794067	\$ 1,207.69	\$ 1,030.05
03-912387	\$ 1,206.82	\$ 1,029.31
04-K93880	\$ 1,205.22	\$ 1,027.95
06-942799	\$ 1,201.54	\$ 1,024.81
05-643503	\$ 1,199.36	\$ 1,022.95
03-B39199	\$ 1,199.28	\$ 1,022.89
05-A16112	\$ 1,192.32	\$ 1,016.95
04-L02303	\$ 1,183.23	\$ 1,009.19

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
04-261469	\$ 1,177.74	\$ 1,004.51
05-948004	\$ 1,177.20	\$ 1,004.05
05-A64062	\$ 1,173.40	\$ 1,000.81
03-613278	\$ 1,172.64	\$ 1,000.16
04-366167	\$ 1,171.10	\$ 998.85
06-644374	\$ 1,169.76	\$ 997.71
03-652135	\$ 1,164.49	\$ 993.21
04-488750	\$ 1,164.10	\$ 992.88
02-019631	\$ 1,164.07	\$ 992.85
06-D77639	\$ 1,161.63	\$ 990.77
05-C55811	\$ 1,160.80	\$ 990.07
03-848196	\$ 1,158.20	\$ 987.85
03-649804	\$ 1,155.74	\$ 985.75
04-492124	\$ 1,154.61	\$ 984.78
05-750579	\$ 1,153.29	\$ 983.65
03-969424	\$ 1,151.95	\$ 982.51
03-637774	\$ 1,151.18	\$ 981.86
05-516957	\$ 1,150.11	\$ 980.95
03-706612	\$ 1,148.48	\$ 979.55
02-020809	\$ 1,148.06	\$ 979.20
03-001198	\$ 1,144.87	\$ 976.48
03-465250	\$ 1,142.29	\$ 974.27
02-257808	\$ 1,141.50	\$ 973.60
03-982657	\$ 1,139.59	\$ 971.97
04-864157	\$ 1,136.61	\$ 969.43
01-109041	\$ 1,133.93	\$ 967.14
05-C80643	\$ 1,131.27	\$ 964.88
04-323649	\$ 1,131.01	\$ 964.65
03-567226	\$ 1,130.38	\$ 964.12
03-722211	\$ 1,129.68	\$ 963.52
05-270836	\$ 1,128.79	\$ 962.76
02-229319	\$ 1,127.73	\$ 961.86
05-484748	\$ 1,127.13	\$ 961.35
05-841056	\$ 1,126.54	\$ 960.84
03-537671	\$ 1,126.06	\$ 960.43
02-252198	\$ 1,125.81	\$ 960.22
04-746629	\$ 1,123.10	\$ 957.90
04-479509	\$ 1,121.39	\$ 956.45
04-868993	\$ 1,120.10	\$ 955.35
03-933490	\$ 1,118.89	\$ 954.31
04-231192	\$ 1,118.20	\$ 953.73
03-B09764	\$ 1,113.92	\$ 950.08
05-E19758	\$ 1,110.50	\$ 947.16
05-116909	\$ 1,109.93	\$ 946.67
03-601138	\$ 1,109.69	\$ 946.47
02-056777	\$ 1,108.67	\$ 945.60
02-067485	\$ 1,101.99	\$ 939.90

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
03-657634	\$ 1,096.11	\$ 934.89
06-543417	\$ 1,094.75	\$ 933.72
03-620199	\$ 1,092.63	\$ 931.92
02-191148	\$ 1,089.93	\$ 929.62
03-016906	\$ 1,088.71	\$ 928.58
03-953090	\$ 1,083.54	\$ 924.17
06-893412	\$ 1,081.85	\$ 922.72
02-029017	\$ 1,080.74	\$ 921.78
03-981529	\$ 1,080.47	\$ 921.54
03-623605	\$ 1,074.78	\$ 916.69
04-311911	\$ 1,073.94	\$ 915.98
02-193455	\$ 1,071.76	\$ 914.12
05-296482	\$ 1,063.87	\$ 907.39
06-E23458	\$ 1,063.76	\$ 907.30
06-609982	\$ 1,056.59	\$ 901.18
03-542969	\$ 1,054.71	\$ 899.58
03-869249	\$ 1,051.97	\$ 897.24
06-940559	\$ 1,047.29	\$ 893.25
02-238658	\$ 1,045.44	\$ 891.67
03-840181	\$ 1,044.66	\$ 891.01
03-264901	\$ 1,036.04	\$ 883.65
03-556905	\$ 1,034.15	\$ 882.04
03-728439	\$ 1,033.22	\$ 881.25
04-G09104	\$ 1,031.99	\$ 880.19
05-006262	\$ 1,031.86	\$ 880.09
05-734699	\$ 1,029.76	\$ 878.29
03-284859	\$ 1,026.60	\$ 875.61
05-737913	\$ 1,021.89	\$ 871.58
05-A16678	\$ 1,020.02	\$ 869.99
04-F88099	\$ 1,018.25	\$ 868.48
02-236738	\$ 1,017.41	\$ 867.76
05-312390	\$ 1,006.45	\$ 858.41
03-670699	\$ 1,004.11	\$ 856.42
04-B43756	\$ 1,000.93	\$ 853.71
04-E04902	\$ 998.48	\$ 851.62
04-515255	\$ 997.22	\$ 850.55
03-977846	\$ 991.91	\$ 846.01
05-404833	\$ 989.77	\$ 844.19
03-986714	\$ 989.55	\$ 844.00
02-184820	\$ 985.73	\$ 840.75
02-215488	\$ 985.42	\$ 840.48
03-426924	\$ 983.42	\$ 838.77
05-A57105	\$ 983.36	\$ 838.72
02-236709	\$ 983.29	\$ 838.66
04-E76803	\$ 981.35	\$ 837.01
04-481821	\$ 981.06	\$ 836.76
03-679585	\$ 978.82	\$ 834.85

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
06-C90825	\$ 976.99	\$ 833.29
03-640465	\$ 976.35	\$ 832.74
05-828500	\$ 975.44	\$ 831.97
05-B00332	\$ 973.77	\$ 830.54
06-C46685	\$ 973.74	\$ 830.52
05-863839	\$ 972.97	\$ 829.86
04-023675	\$ 971.77	\$ 828.84
03-587485	\$ 970.81	\$ 828.02
05-474478	\$ 965.02	\$ 823.08
03-B33589	\$ 965.02	\$ 823.08
02-090004	\$ 964.94	\$ 823.01
03-598158	\$ 964.91	\$ 822.98
04-380058	\$ 963.86	\$ 822.09
03-195941	\$ 961.01	\$ 819.66
02-142172	\$ 959.52	\$ 818.38
04-929081	\$ 959.11	\$ 818.04
05-329981	\$ 952.72	\$ 812.58
02-005425	\$ 952.08	\$ 812.04
07-776122	\$ 951.82	\$ 811.82
04-376710	\$ 951.78	\$ 811.79
05-D57562	\$ 937.39	\$ 799.51
05-142147	\$ 936.95	\$ 799.14
04-H21769	\$ 936.44	\$ 798.70
06-538833	\$ 934.93	\$ 797.41
03-531920	\$ 934.58	\$ 797.12
04-171721	\$ 933.03	\$ 795.79
03-464277	\$ 932.41	\$ 795.26
04-004951	\$ 930.04	\$ 793.24
05-728519	\$ 925.25	\$ 789.16
05-252255	\$ 922.82	\$ 787.08
04-345405	\$ 921.50	\$ 785.96
05-127160	\$ 921.27	\$ 785.76
05-399946	\$ 919.45	\$ 784.21
06-075970	\$ 916.48	\$ 781.68
03-674641	\$ 915.31	\$ 780.68
05-547926	\$ 915.17	\$ 780.56
05-A98287	\$ 913.76	\$ 779.36
02-227754	\$ 910.36	\$ 776.46
03-731681	\$ 908.73	\$ 775.07
03-675998	\$ 899.19	\$ 766.93
04-195016	\$ 895.02	\$ 763.37
04-845618	\$ 893.49	\$ 762.07
06-990692	\$ 888.58	\$ 757.88
03-614829	\$ 887.87	\$ 757.28
02-073665	\$ 887.71	\$ 757.14
02-219649	\$ 879.63	\$ 750.25
05-464962	\$ 878.05	\$ 748.90

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
05-769213	\$ 877.41	\$ 748.36
03-701068	\$ 875.89	\$ 747.06
04-B05598	\$ 872.83	\$ 744.45
06-246091	\$ 872.47	\$ 744.14
05-164509	\$ 870.18	\$ 742.19
04-K82021	\$ 868.13	\$ 740.44
03-733312	\$ 865.96	\$ 738.59
02-134421	\$ 865.79	\$ 738.45
03-983183	\$ 865.41	\$ 738.12
03-843818	\$ 864.72	\$ 737.53
03-336503	\$ 862.68	\$ 735.79
01-098620	\$ 862.09	\$ 735.29
03-153219	\$ 854.45	\$ 728.77
05-529499	\$ 853.85	\$ 728.26
06-847383	\$ 850.63	\$ 725.51
04-C39604	\$ 849.81	\$ 724.82
06-799642	\$ 849.53	\$ 724.58
03-987511	\$ 849.29	\$ 724.37
03-A44254	\$ 845.78	\$ 721.38
05-916181	\$ 843.70	\$ 719.60
03-434597	\$ 843.09	\$ 719.09
04-E68225	\$ 841.89	\$ 718.06
04-213005	\$ 841.58	\$ 717.79
05-599457	\$ 840.75	\$ 717.08
04-211643	\$ 837.10	\$ 713.98
03-200589	\$ 836.49	\$ 713.46
05-D86498	\$ 836.19	\$ 713.20
06-991530	\$ 835.36	\$ 712.49
01-088398	\$ 834.44	\$ 711.71
03-450993	\$ 833.27	\$ 710.71
04-030796	\$ 830.85	\$ 708.65
05-140306	\$ 829.39	\$ 707.40
05-147642	\$ 828.75	\$ 706.86
03-719502	\$ 826.62	\$ 705.04
03-624101	\$ 823.77	\$ 702.60
04-495261	\$ 821.57	\$ 700.73
03-820022	\$ 820.39	\$ 699.72
05-266660	\$ 817.26	\$ 697.05
03-922370	\$ 816.92	\$ 696.77
04-I40556	\$ 816.35	\$ 696.27
03-558696	\$ 814.69	\$ 694.86
04-E73366	\$ 812.11	\$ 692.66
05-E26242	\$ 811.08	\$ 691.78
06-C68758	\$ 810.21	\$ 691.04
02-154657	\$ 808.80	\$ 689.84
03-866433	\$ 807.05	\$ 688.35
04-473931	\$ 807.03	\$ 688.33

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
06-A08678	\$ 803.55	\$ 685.36
06-368922	\$ 800.27	\$ 682.57
04-024638	\$ 799.14	\$ 681.60
05-604316	\$ 798.44	\$ 681.00
01-116627	\$ 795.95	\$ 678.87
05-283777	\$ 790.33	\$ 674.08
04-478697	\$ 784.32	\$ 668.96
05-566541	\$ 780.13	\$ 665.38
05-969038	\$ 779.83	\$ 665.13
02-079798	\$ 778.98	\$ 664.40
05-841770	\$ 772.16	\$ 658.59
03-822454	\$ 771.66	\$ 658.16
04-J53060	\$ 771.64	\$ 658.14
03-577563	\$ 770.35	\$ 657.05
06-549449	\$ 765.65	\$ 653.03
03-A25010	\$ 762.04	\$ 649.95
02-236831	\$ 760.90	\$ 648.98
03-501118	\$ 760.79	\$ 648.89
03-259585	\$ 760.01	\$ 648.22
05-A82067	\$ 759.28	\$ 647.60
03-454266	\$ 757.12	\$ 645.76
06-K84479	\$ 746.88	\$ 637.02
03-A00221	\$ 740.01	\$ 631.16
04-194895	\$ 738.42	\$ 629.81
03-621572	\$ 738.41	\$ 629.80
03-282013	\$ 736.17	\$ 627.89
04-E09930	\$ 736.16	\$ 627.89
03-489701	\$ 735.54	\$ 627.35
02-005714	\$ 732.82	\$ 625.03
05-286895	\$ 731.09	\$ 623.56
03-738725	\$ 725.35	\$ 618.66
05-149752	\$ 721.25	\$ 615.16
02-152454	\$ 717.27	\$ 611.77
05-838267	\$ 711.14	\$ 606.55
05-399025	\$ 708.26	\$ 604.08
04-G53771	\$ 707.07	\$ 603.07
03-B23784	\$ 706.99	\$ 603.00
04-E40279	\$ 706.03	\$ 602.18
03-446969	\$ 701.98	\$ 598.73
03-913571	\$ 701.70	\$ 598.49
05-770854	\$ 699.19	\$ 596.35
05-C26532	\$ 699.10	\$ 596.27
04-C66200	\$ 698.21	\$ 595.52
06-058535	\$ 696.82	\$ 594.33
04-B10386	\$ 696.57	\$ 594.11
04-001499	\$ 694.82	\$ 592.62
02-029968	\$ 694.55	\$ 592.40

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Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
05-746599	\$ 693.64	\$ 591.62
04-494946	\$ 693.50	\$ 591.50
03-155934	\$ 692.84	\$ 590.93
04-F77887	\$ 692.72	\$ 590.83
04-743868	\$ 692.59	\$ 590.72
05-477983	\$ 692.55	\$ 590.69
04-230490	\$ 685.18	\$ 584.40
05-484510	\$ 681.45	\$ 581.22
06-G95240	\$ 677.87	\$ 578.17
04-G54459	\$ 677.15	\$ 577.55
03-865014	\$ 677.03	\$ 577.45
05-405151	\$ 675.02	\$ 575.73
04-247613	\$ 670.75	\$ 572.09
06-643911	\$ 670.08	\$ 571.52
07-080288	\$ 667.47	\$ 569.29
04-G63553	\$ 666.76	\$ 568.69
05-769136	\$ 666.63	\$ 568.58
02-255589	\$ 664.46	\$ 566.73
02-015530	\$ 661.89	\$ 564.54
02-078914	\$ 655.09	\$ 558.73
04-E08041	\$ 653.87	\$ 557.70
05-681666	\$ 652.22	\$ 556.29
04-759510	\$ 652.02	\$ 556.12
05-367280	\$ 651.49	\$ 555.67
03-566312	\$ 646.74	\$ 551.61
04-G84791	\$ 645.11	\$ 550.22
05-B21842	\$ 645.06	\$ 550.18
06-W97787	\$ 644.69	\$ 549.86
03-618507	\$ 643.84	\$ 549.14
03-193520	\$ 640.42	\$ 546.23
06-765998	\$ 639.89	\$ 545.77
04-F73118	\$ 633.12	\$ 540.00
05-134612	\$ 632.60	\$ 539.56
02-076918	\$ 630.01	\$ 537.34
06-A84020	\$ 624.71	\$ 532.82
04-D39229	\$ 621.53	\$ 530.11
02-215133	\$ 621.34	\$ 529.95
05-D60303	\$ 613.16	\$ 522.97
02-119336	\$ 609.26	\$ 519.65
06-W96673	\$ 606.70	\$ 517.47
06-964655	\$ 602.85	\$ 514.18
06-440345	\$ 601.94	\$ 513.40
05-E00106	\$ 595.40	\$ 507.83
04-204567	\$ 594.23	\$ 506.83
04-231751	\$ 592.23	\$ 505.12
05-676067	\$ 590.27	\$ 503.45
05-820658	\$ 587.90	\$ 501.43

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Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
05-E88423	\$ 586.87	\$ 500.55
05-126377	\$ 583.38	\$ 497.57
02-147760	\$ 582.38	\$ 496.72
05-818413	\$ 581.05	\$ 495.59
02-065921	\$ 580.25	\$ 494.90
02-226123	\$ 579.67	\$ 494.41
03-833861	\$ 577.46	\$ 492.52
03-829569	\$ 576.14	\$ 491.40
03-586086	\$ 575.87	\$ 491.17
06-A88823	\$ 574.39	\$ 489.90
04-920668	\$ 573.67	\$ 489.29
05-735402	\$ 572.17	\$ 488.01
04-190582	\$ 571.04	\$ 487.05
05-319262	\$ 570.12	\$ 486.26
05-539465	\$ 568.71	\$ 485.06
05-594796	\$ 565.49	\$ 482.31
06-E40984	\$ 564.70	\$ 481.64
05-810294	\$ 563.27	\$ 480.42
04-880945	\$ 560.75	\$ 478.27
02-019770	\$ 558.88	\$ 476.68
04-B64815	\$ 549.58	\$ 468.75
06-636176	\$ 546.50	\$ 466.12
04-480127	\$ 546.42	\$ 466.05
02-174381	\$ 546.41	\$ 466.04
05-368321	\$ 540.97	\$ 461.40
05-702855	\$ 539.87	\$ 460.46
04-885208	\$ 539.30	\$ 459.98
04-561584	\$ 538.90	\$ 459.64
03-212019	\$ 534.68	\$ 456.03
04-D78003	\$ 534.59	\$ 455.96
03-A06946	\$ 528.67	\$ 450.91
03-313267	\$ 526.65	\$ 449.19
03-433699	\$ 521.97	\$ 445.19
03-267347	\$ 521.21	\$ 444.54
03-340196	\$ 519.35	\$ 442.97
05-624141	\$ 511.20	\$ 436.01
03-649026	\$ 507.21	\$ 432.60
05-367532	\$ 506.24	\$ 431.78
04-855414	\$ 506.12	\$ 431.68
03-A06997	\$ 497.99	\$ 424.74
06-068762	\$ 497.37	\$ 424.21
06-404568	\$ 493.60	\$ 421.00
03-668871	\$ 484.63	\$ 413.34
06-C44674	\$ 483.86	\$ 412.69
05-547657	\$ 480.45	\$ 409.78
05-423907	\$ 476.48	\$ 406.40
04-045609	\$ 475.94	\$ 405.94

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Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
04-249468	\$ 474.77	\$ 404.94
04-B15645	\$ 474.75	\$ 404.92
04-G17646	\$ 473.65	\$ 403.98
02-163486	\$ 470.55	\$ 401.34
03-684934	\$ 468.72	\$ 399.78
03-502999	\$ 466.07	\$ 397.52
03-286051	\$ 465.70	\$ 397.20
06-027281	\$ 464.89	\$ 396.51
03-B29462	\$ 462.93	\$ 394.84
03-033214	\$ 461.67	\$ 393.77
03-183802	\$ 461.25	\$ 393.41
03-847218	\$ 458.26	\$ 390.85
02-229004	\$ 453.55	\$ 386.84
05-647877	\$ 449.28	\$ 383.20
03-A43415	\$ 445.06	\$ 379.60
04-J32963	\$ 441.42	\$ 376.50
02-155052	\$ 436.37	\$ 372.19
03-572746	\$ 436.20	\$ 372.04
04-573762	\$ 434.95	\$ 370.97
04-C56463	\$ 433.60	\$ 369.83
06-681140	\$ 432.20	\$ 368.63
05-842872	\$ 424.21	\$ 361.82
03-841210	\$ 423.47	\$ 361.18
04-325920	\$ 420.41	\$ 358.57
06-308846	\$ 415.80	\$ 354.64
05-615017	\$ 415.69	\$ 354.55
02-259575	\$ 412.40	\$ 351.74
04-915852	\$ 410.83	\$ 350.40
03-675435	\$ 410.82	\$ 350.40
03-101532	\$ 403.48	\$ 344.13
03-670864	\$ 403.00	\$ 343.72
04-H17840	\$ 402.98	\$ 343.70
03-667072	\$ 401.39	\$ 342.35
04-746199	\$ 401.01	\$ 342.02
04-473712	\$ 396.23	\$ 337.95
04-A64277	\$ 396.00	\$ 337.76
02-023956	\$ 387.87	\$ 330.82
06-A84062	\$ 377.49	\$ 321.96
03-336961	\$ 373.62	\$ 318.67
03-A30881	\$ 371.85	\$ 317.16
04-K85255	\$ 369.04	\$ 314.76
02-259800	\$ 363.88	\$ 310.36
03-547666	\$ 361.41	\$ 308.25
03-B11154	\$ 360.14	\$ 307.17
01-099624	\$ 357.27	\$ 304.72
04-G19808	\$ 346.61	\$ 295.62
05-652200	\$ 342.39	\$ 292.03

Loeser Declaration - Exhibit B

Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
05-768251	\$ 340.91	\$ 290.77
03-B43868	\$ 340.26	\$ 290.21
04-748161	\$ 339.18	\$ 289.29
04-K95651	\$ 333.24	\$ 284.23
05-631382	\$ 306.56	\$ 261.47
03-418652	\$ 306.18	\$ 261.14
05-A93444	\$ 303.87	\$ 259.18
03-245515	\$ 296.03	\$ 252.49
04-684810	\$ 294.86	\$ 251.49
05-510424	\$ 288.69	\$ 246.23
05-101958	\$ 275.10	\$ 234.64
05-E04174	\$ 271.01	\$ 231.15
03-B20857	\$ 255.05	\$ 217.53
02-102593	\$ 254.45	\$ 217.03
04-500072	\$ 252.87	\$ 215.68
06-475983	\$ 242.39	\$ 206.74
02-063413	\$ 237.56	\$ 202.61
04-E61844	\$ 234.19	\$ 199.74
03-776183	\$ 231.11	\$ 197.12
04-930319	\$ 228.89	\$ 195.23
04-H01008	\$ 220.43	\$ 188.00
03-477725	\$ 217.72	\$ 185.69
03-267613	\$ 217.50	\$ 185.51
05-275832	\$ 202.66	\$ 172.85
03-684553	\$ 198.78	\$ 169.54
05-583824	\$ 193.92	\$ 165.40
04-K80312	\$ 190.21	\$ 162.23
04-D10862	\$ 185.87	\$ 158.53
03-595277	\$ 183.61	\$ 156.60
04-220362	\$ 182.14	\$ 155.35
04-488756	\$ 181.24	\$ 154.58
03-919387	\$ 175.52	\$ 149.70
04-K99816	\$ 163.35	\$ 139.33
03-625234	\$ 162.42	\$ 138.53
03-350533	\$ 161.71	\$ 137.93
03-229138	\$ 158.30	\$ 135.01
03-484716	\$ 143.49	\$ 122.38
03-691365	\$ 140.39	\$ 119.74
03-008161	\$ 137.09	\$ 116.92
05-991275	\$ 136.98	\$ 116.83
05-318547	\$ 136.69	\$ 116.58
05-389872	\$ 134.41	\$ 114.64
03-682733	\$ 133.63	\$ 113.97
03-278564	\$ 120.14	\$ 102.47
05-164051	\$ 115.46	\$ 98.48
03-B03167	\$ 103.80	\$ 88.53
05-116030	\$ 94.41	\$ 80.52

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Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
03-081654	\$ 90.09	\$ 76.84
02-197110	\$ 88.43	\$ 75.42
03-870889	\$ 78.71	\$ 67.13
02-095930	\$ 1,694.49	\$ 1,445.25
20022083	\$ 1,893.17	\$ 1,614.71
50005683	\$ 4,772.17	\$ 4,070.25
50001335	\$ 1,416.11	\$ 1,207.82
2002240	\$ 3,344.26	\$ 2,852.36
50000500	\$ 1,743.10	\$ 1,486.71
50002295	\$ 1,332.14	\$ 1,136.20
50000382	\$ 706.22	\$ 602.34
50001137	\$ 1,015.89	\$ 866.47
50001851	\$ 2,539.85	\$ 2,166.28
50009181	\$ 1,467.26	\$ 1,251.45
50001768	\$ 1,262.72	\$ 1,076.99
50006585	\$ 462.17	\$ 394.19
50004139	\$ 1,495.36	\$ 1,275.41
50006279	\$ 2,000.51	\$ 1,706.26
50003847	\$ 4,183.78	\$ 3,568.41
59001841	\$ 3,111.24	\$ 2,653.62
50006601	\$ 751.73	\$ 641.16
50007858	\$ 101.47	\$ 86.54
50009904	\$ 355.76	\$ 303.43
5000500700	\$ 1,068.39	\$ 911.24
50004827	\$ 552.06	\$ 470.86
50006673	\$ 4,441.94	\$ 3,788.59
20021889	\$ 2,844.93	\$ 2,426.48
50008994	\$ 2,105.65	\$ 1,795.94
59000397	\$ 608.10	\$ 518.66
50006521	\$ 2,366.82	\$ 2,018.70
50005136	\$ 1,035.06	\$ 882.82
50008170	\$ 930.74	\$ 793.84
50007355	\$ 102.57	\$ 87.48
50000422	\$ 898.63	\$ 766.46
50009113	\$ 1,674.45	\$ 1,428.16
50002074	\$ 1,611.37	\$ 1,374.36
50009568	\$ 281.29	\$ 239.91
50006080	\$ 3,057.88	\$ 2,608.11
50008035	\$ 1,516.79	\$ 1,293.69
50008969	\$ 2,653.74	\$ 2,263.41
50009059	\$ 4,925.39	\$ 4,200.93
50006544	\$ 1,816.54	\$ 1,549.35
50002799	\$ 2,853.32	\$ 2,433.64
50002077	\$ 3,847.36	\$ 3,281.47
50001769	\$ 950.71	\$ 810.87
50002274	\$ 1,355.74	\$ 1,156.33
59000700	\$ 1,104.94	\$ 942.42

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Distribution Class List

Period: 12/30/01 - 4/23/07

Loan ID #	Gross Excess Interest Damages w/ Pre-Judgment Interest	Proposed Distribution Amount
50003811	\$ 708.22	\$ 604.05
20021687	\$ 1,266.60	\$ 1,080.30
20022010	\$ 2,608.09	\$ 2,224.47
20022140	\$ 1,172.87	\$ 1,000.36
50006707	\$ 1,607.14	\$ 1,370.75
50001742	\$ 2,831.92	\$ 2,415.38
50001514	\$ 2,351.77	\$ 2,005.86
50001491	\$ 2,583.13	\$ 2,203.19
59001239	\$ 1,361.40	\$ 1,161.16
50005771	\$ 2,372.44	\$ 2,023.49
50004719	\$ 167.73	\$ 143.06
50002659	\$ 1,437.60	\$ 1,226.15
50000844	\$ 4,810.98	\$ 4,103.35
50002337	\$ 839.15	\$ 715.72
50000660	\$ 1,683.28	\$ 1,435.69
59001859	\$ 916.89	\$ 782.03
50005795	\$ 1,234.45	\$ 1,052.88
50004781	\$ 4,317.27	\$ 3,682.26
50001075	\$ 1,438.17	\$ 1,226.64
59000825	\$ 1,720.68	\$ 1,467.59
50005092	\$ 874.92	\$ 746.23
50006708	\$ 276.33	\$ 235.69
50001258	\$ 1,284.86	\$ 1,095.88
50003281	\$ 2,502.99	\$ 2,134.84
50002422	\$ 342.72	\$ 292.31
50003508	\$ 994.80	\$ 848.48
50006423	\$ 1,337.70	\$ 1,140.94
59001302	\$ 1,426.19	\$ 1,216.42
50002051	\$ 1,298.32	\$ 1,107.35
50006655	\$ 694.25	\$ 592.13
50009000	\$ 350.87	\$ 299.26
20022051	\$ 3,348.59	\$ 2,856.06
50009950	\$ 411.38	\$ 350.87
20021853	\$ 629.21	\$ 536.67
50000967	\$ 1,293.82	\$ 1,103.52
50005091	\$ 978.08	\$ 834.22
50004469	\$ 1,617.70	\$ 1,379.76
	\$ 3,742,389	\$ 3,191,935